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**DETERMINANT OF INTENTION TO USE ISLAMIC
BANKING PRODUCTS: A STUDY AMONG RESERVE
OFFICER TRAINING UNIT (ROTU) IN UNIVERSITI
UTARA MALAYSIA**



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**MASTER IN ISLAMIC FINANCE AND BANKING
UNIVERSITI UTARA MALAYSIA
DECEMBER 2023**

**DETERMINANT OF INTENTION TO USE ISLAMIC BANKING PRODUCTS:
A STUDY AMONG RESERVE OFFICER TRAINING UNIT (ROTU) IN
UNIVERSITI UTARA MALAYSIA**

By



**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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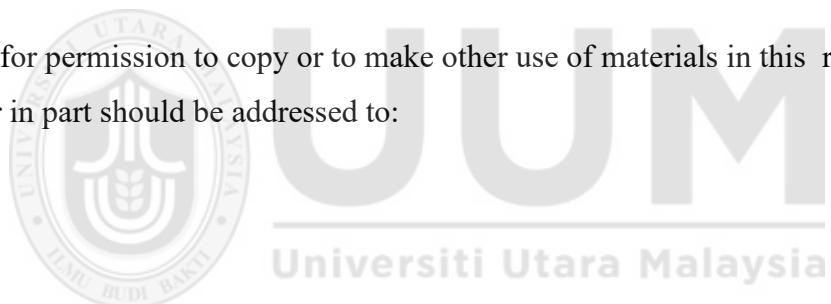
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ABSTRACT

This study systematically explores the determinants influencing the intention to adopt Islamic banking products within the Reserve Officer Training Unit (ROTU). Through the analysis of survey responses collected from a sample of 1200 ROTU members, the research is guided by two principal objectives. Firstly, it thoroughly examines the effect of demographic factors namely, age, gender, and educational background on the intention of ROTU members to choose for Islamic banking products. Secondly, the study meticulously explores the significance of customer intention, attitude, social influence, image and reputation, and ease of use as determinants influencing ROTU members in their selection of Islamic banking products. The empirically derived findings indicate a positive and measure relationship between the intention to use Islamic banking products and the specified determinants. The research outcomes contribute substantive insights of scholarly and practical value to both industry and academia, providing delicate and exploratory data on the knowledge dynamics within the ROTU members. Additionally, the study's results furnish a foundation for practical recommendations aimed at elevating the service efficiency of Islamic banks. This comprehensive investigation, grounded in empirical evidence, establishes a strong foundation for further scholarly inquiry and practical application in the realm of Islamic finance.

Keywords: *Determinant, Intention, Islamic banking products, Reserve Officer Training Unit (ROTU), University*

ABSTRAK

Kajian ini secara sistematik untuk meneroka penentu yang mempengaruhi niat untuk mengguna pakai produk perbankan Islam di dalam Pasukan Latihan Pegawai Simpanan (ROTU). Melalui analisis respons tinjauan yang dikumpul daripada sampel 1200 ahli ROTU, penyelidikan ini berpandukan dua objektif utama. Pertama, ia meneliti dengan teliti kesan faktor demografi iaitu umur, jantina dan latar belakang Pendidikan, terhadap niat ahli ROTU untuk memilih produk perbankan Islam. Kedua, kajian ini meneroka dengan teliti kepentingan niat pelanggan, sikap, pengaruh sosial, imej dan reputasi, dan kemudahan penggunaan sebagai penentu yang mempengaruhi ahli ROTU dalam pemilihan strategik produk perbankan Islam mereka. Penemuan yang diperoleh secara empirikal menunjukkan hubungan yang positif dan boleh dilihat antara niat untuk menggunakan produk perbankan Islam dan penentu yang ditentukan. Hasil penyelidikan menyumbangkan pandangan substantif nilai ilmiah dan praktikal kepada kedua-dua industri dan akademik, menyediakan data bernuansa dan penerokaan tentang dinamik pengetahuan dalam komuniti ROTU. Di samping itu, keputusan kajian memberikan asas untuk cadangan praktikal yang bertujuan untuk meningkatkan kecekapan perkhidmatan bank Islam. Penyiasatan komprehensif ini, berdasarkan bukti empirikal, mewujudkan asas yang kukuh untuk siasatan ilmiah dan aplikasi praktikal selanjutnya dalam bidang kewangan Islam.

Kata kunci: Penentu, Niat, produk perbankan Islam, Pasukan Latihan Pegawai Simpanan (PALAPES), Universiti

ACKNOWLEDGEMENTS

The completion of this research paper would not have been possible without the help of so many people in so many ways through support, sacrifices, encouragement as well as the inspiration for several individuals. 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. In addition, I would like to express my gratitude to my supervisor Dr. Mohd Adib bin Abd Muin for his valuable guidance and support during the implementation of this research. I am grateful to be under his supervision as she encompassed his responsibility as a supervisor to guide my research. Deepest thanks also to my chief instructor Lt Kol Zahrulnizam bin Mohd Rashid and Reserve Officer Training Unit members for their continuous support in order to make this research paper possible.

I wish to express my utmost appreciation and gratitude to my beloved mother, Hasliani binti La @ Che Hasan for their courteous support and always prays for my goodness as well as put their faith in me and urged me to do better for my research. Thanks also to my brothers and sisters for the joy, happiness, support, encouragement and prayers.

Finally, I wish to express my sincere thanks to my friends either directly or indirectly, for their continuous support throughout this study. May Allah S.W.T. bless all of us and give a good fortune in our life. AMIN.

Nurshafiqah Humaira' Binti Mohd Rosli

December 2023

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LIST OF ABBREVIATIONS

IDB	Islamic Development Bank
LUTH	Lembaga Urusan Tabung Haji
BIMB	Bank Islam Malaysia Berhad
BNM	Bank Negara Malaysia
IBA	Islamic Banking Act
AAOIFI	Accounting and Auditing Organization for Islamic Financial Institution
IFSB	Islamic Financial Service Board
IIFM	International Islamic Financial Market
IFI	Islamic Financial Institutions
IV	Independent Variable
DV	Dependent Variable
ANOVA	Analysis of Variance
VIF	Variance Inflation Factors
KMO	Kaiser-Meyer-Olkin
SPSS	Statistical Package for Social Science
ROTU	Reserve Officer Training Unit
TRA	Theroy Reasoned Action
TVM	Time Value of Money

CHAPTER ONE

INTRODUCTION

1.1 Introduction

The purpose of this research is to identify the effect of demographic which is age, gender and educational background on intention also to investigate whether the variables given are the significant determinant that Reserve Officer Training Unit (ROTU) members choose at Universiti Utara Malaysia in Kedah. This chapter provides an analysis of the current condition of Islamic banking along with Islamic banking principles, with a specific focus on Malaysia with their banking mechanism. The research commences with the presentation of the problem description, which is subsequently followed by the research questions, establishment of study objectives, the relevance of the study, and clarification of key terms.

1.2 Background of Study

The Islamic banking products is not only growing in countries with a predominantly Islamic population, like Malaysia, but it's also expanding in Western dominated nations. In Malaysia, Islamic banking has grown component within the conventional banking industry. The competition with traditional banks has driven Islamic banks to improve their product and service quality to maintain their market dominance. However, the growing number of institutions offering Islamic banking products has led to confusion among consumers about the variety of available products. Moreover, the use of different terminologies and Sharia principles by various banks has created confusion among customers. Sometimes, without specific oversight, products enter the market, fostering a doubtful and negative perception among consumers (Samad, 2004).

1.2.1 History of Islamic Banking in Malaysia

Since it was first established in 1983, the Islamic banking business in Malaysia has seen significant expansion and advancement in both its growth and development. These financial institutions are of the highest relevance to the expansion of Islamic banking in Malaysia and play a crucial part in the process. Islamic banking is growing in popularity in Malaysia. Over the past few decades, Malaysia's Islamic banking sector has grown into a major global force in the Islamic financial industry. Information from Malaysia's central bank shows that Bank Islam Malaysia Berhad and Bank Muamalat Malaysia Berhad are both officially recognized as Islamic banks in the country.

Another invention that Malaysia was an early proponent of was two different financial system, which blends Islamic and conventional financial procedures. This was another innovation that Malaysia was an early proponent of. This result indicates the nation's commitment to providing a varied and inclusive financial environment that serves a significant percentage of the population of the nation. For the most part of the previous three decades, Malaysia has been an innovator in the spread of Islamic banking, making it a leading nation in this field. The Islamic Banking Act in 1983 was a significant turning point that opened the door for the initial Islamic financial institution to be established inside the borders of the country. After the Islamic financial system was liberalized, Malaysia began laying the groundwork for a booming Islamic finance industry. Because of the country's forward thinking regulatory environment and supporting culture in this country, the introduction of Islamic banking has been effective, and it is anticipated that this trend will continue for at least the foreseeable future.

The Islamic banking business in Malaysia has expanded at a phenomenal rate, on average ranging from 18% to 20% year over year. This rapid expansion is largely responsible for the industry's current size and prominence on the global and national arenas. If other countries are interested in establishing or expanding their Islamic finance industry, Malaysia might serve as a model. Malaysia is a global leader in Islamic banking due to its consistent adherence to Shariah principles, cutting-edge product offerings, and mastery of changing financial markets. The Islamic banking industry's potential as a sustainable and ethical financial system is demonstrated by its long and distinguished history in Malaysia.

1.2.2 Products and services offered by Islamic banks in Malaysia

As shown by the research that Mahdzan, Zainudin et al. (2017) did, the academic community has acknowledged and investigated the accomplishments of the Malaysian Islamic banking sector. This industry's accomplishments have positioned it as a benchmark for nations aspiring to cultivate and enhance their Islamic finance domains. Malaysia's banking system is a prime illustration of how two banking systems may coexist peacefully and productively, which promotes business expansion and increases accessibility. This is demonstrated by the country's experience in Malaysia. In addition, Islamic banking products in Malaysia have progressed so much throughout the years to become more comprehensive in terms of the Shariah-compliant financial options. Table 1.1 presents a comprehensive overview of Islamic banking in Malaysia, highlighting the range of products they offered.

Table 1.1*List of Islamic Banking Institutions in Malaysia*

No	Banks	Products	Concept used
1	Affin Islamic Bank	<ul style="list-style-type: none"> • Al-Wadiah Saving Account • Al-Wadiah current Account • Al-Wadiah Affin Plus-i • Al-Mudharabah Junior Saver-i • Al-Mudharabah Wealth Saver-i 	<ul style="list-style-type: none"> • Al-Wadiah • Al-Wadiah • Al-Wadiah • Mudharabah • Mudharabah
2	Al-Rajhi Bank	<ul style="list-style-type: none"> • Mudharabah Saving Account-I • Mudharabah Children Saving Account-i 	<ul style="list-style-type: none"> • Mudharabah • Mudharabah
3	Alliance Islamic Bank	<ul style="list-style-type: none"> • Leasing-I 	<ul style="list-style-type: none"> • Ijarah thumma bai'
4	AmIslamic Bank	<ul style="list-style-type: none"> • Basic Current Account-i • Afdhal Investment Account-I • Al-Tasrif Card-I Features • Arif Hire Purchase-I • Home Financing-I • Industrial Hire Purchase • Project Financing-i 	<ul style="list-style-type: none"> • Wadiah Yad Dhamanah • Mudharabah: profit sharing • Bai Al-Inah • Ijarah Thumma Al-bai' • Bai Bithaman Ajil • Ijarah Thumma Al-Bai • Musyarakah & mudharabah
5	Bank Islam	<ul style="list-style-type: none"> • Leasing-I • Project Financing/Bridging • Equipment & Commercial • Property Financing-i • Letter Of Credit-i • Accepted Bills-I 	<ul style="list-style-type: none"> • Ijarah Thumma Bai' • Ijarah • Istisna' • Bai' Bithaman Ajil • Wakalah&Murabahah • Bai' Dayn
6	Bank Muamalat	<ul style="list-style-type: none"> • Al-Wadiah saving-i • Mudharabah General Investment Account-I 	<ul style="list-style-type: none"> • Wadiah Yad-Dhamanah • Mudharabah
7	Bank Rakyat	<ul style="list-style-type: none"> • Nuri Saving Account-i • Syabab Saving Account-I • Tawfir Saving Account-I • Qiradah Investment Account-I • Qiradah Investment Account-I (SPBR) • Qiradah Investment Account-I (senior Citizen) 	<ul style="list-style-type: none"> • Mudharabah • Mudharabah • Mudharabah • Mudharabah • Bai' Al-Inah • Mudharabah
8	BSN Perbankan Islam	<ul style="list-style-type: none"> • Pembiayaan Perumahan I • Pembiayaan Peribadi-I BSN-I BPA 	<ul style="list-style-type: none"> • Bai' Bithaman Ajil • Bai' Al-Inah
9	CIMB Islamic	<ul style="list-style-type: none"> • Children Saving account-I 	<ul style="list-style-type: none"> • Wadiah&Mudharabah

10	Citibank Islamic Banking	<ul style="list-style-type: none"> • Citibank Guard Savings Account-I • Citibank Checking Account-I • Citibank Time Deposit-I 	<ul style="list-style-type: none"> • Wakalah & Hibah • Wadiah Yad Dhamanah • Mudharabah
11	EONCap Islamic Bank	<ul style="list-style-type: none"> • Home/House Financing-i • Hire Purchase-i 	<ul style="list-style-type: none"> • BBA • Auto Aitab
12	Hong Leong Islamic Bank	<ul style="list-style-type: none"> • Hong Leong Current Account-I • Hong Leong Current Account One- I • Hong Leong Savings Account-I • Hong Leong Multi-Tier Saving Account-I • Hong Leong Junior Saving Account-I 	<ul style="list-style-type: none"> • Wadiah • Mudharabah • Wadiah • Mudharabah • Mudharabah
13	HSBC Amanah	<ul style="list-style-type: none"> • Akaun Business Vantage-I Amanah • Surat Kredit-I Amanah • Jaminan perkapalan-I Amanah 	<ul style="list-style-type: none"> • Wadiah Yad Dhamanah • Wakalah & murabahah • Kafalah
14	Kuwait Finance House	<ul style="list-style-type: none"> • Financing-i Home Financing-i 	<ul style="list-style-type: none"> • Musyarakah Mutanaqisah
15	Maybank Islamic Banking	<ul style="list-style-type: none"> • Murabahah Cash Line Facility-i • Mudharabah Investment account • Wadiah account • Primier Mudharabah account-i • Tamwil Cash Line Facility-i 	<ul style="list-style-type: none"> • Murabahah • Mudharabah • Wadiah • Mudharabah • Tamwil
16	OCBC Islamic Banking	<ul style="list-style-type: none"> • Contract (Deferred Payment Sale) • Contract (Leasing) • Contract (Leasing and Purchase) • Corporate financing under • Cost plus sale • Agency • Guarantee 	<ul style="list-style-type: none"> • Wadiah Yad Dhamanah • Bai Bithaman Ajil • Ijarah • Ijarah Thumma Bai' • Bai' Istisna' or Ijarah Muntahiah Bi Tamlik • Bai' murabahah • Wakalah • Kafalah
17	Public Bank Islamic Banking	<ul style="list-style-type: none"> • Saving account-i • Current account-I • BASIC Wadiah Saving Account-i • BASIC Wadiah current Account-i • General investment Account-i • AITAB Hire Purchase-i 	<ul style="list-style-type: none"> • Wadiah • Wadiah • Wadiah • Wadiah • Mudharabah • Aitab
18	RHB Islamic Bank	<ul style="list-style-type: none"> • Hire Purchase-i • Home Financing-I • Industrial Hire Purchase-i • Term Financing-I 	<ul style="list-style-type: none"> • Ijarah Thumma al-Bai' • Musharakah • Ijarah Thumma al-Bai' • Murabahah, istisna', ijarah
19	Standard	<ul style="list-style-type: none"> • Special General Investment Account-I 	<ul style="list-style-type: none"> • Mudharabah

Chartered Islamic Banking	(SGIA) • Current Account-I	• Al-Wadiah Yad Dhamanah
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Source: Department of Islamic Development Malaysia (JAKIM), 2023.

1.2.3 Principles of Islamic Banking

According to Henry, C.M., and Wilson (2004), the daily operations of an Islamic bank and those of a commercial bank are not significantly different from one another in any meaningful sense. The most notable distinction between the two types of financial institutions is that Islamic banks are required by law to conduct their business in conformity with the principles outlined in Islamic law. This is the most important distinction that can be made between the two. As a global business that's growing, Islamic banking and finance are built on the moral rules set out in Islamic law. Islamic banks are expected, just as it is expected of conventional banks to provide a variety of products (Sole, 2007). Because Islamic banks are committed to Islamic principles, all of their activities, such as cash transactions, lending money, and the goods they sell to customers, must follow Shariah law. This includes strictly following the rules against interest (*riba*) and too much doubt (*gharar*), and encouraging people to share risks and profits and losses. As an example, verse 39 of Surah al-Rum says:

“That which you give as Riba to increase the people’s wealth increases not with God; but that you give in charity, seeking the goodwill of God, multiplies manifold,”

To understand why *riba* is illegal in Islamic banking, this verse is very important. According to Islamic banking, *riba* is not allowed because it increases wealth without giving anything in return, which goes against the ideas of truth and justice. The verse highlights that wealth acquired through *riba* does not earn God's blessings, and it does not increase in a meaningful or sustainable way. In contrast, giving in charity, with the

intention of seeking God's goodwill, results in manifold rewards.

By adhering to these moral and legal standards, Islamic banks work hard to guarantee that the framework of Islamic law, which governs morality and ethics, is respected in all of their financial dealings and transactions. This is accomplished by ensuring that their activities are in accordance with Islamic law's ethical and moral framework. According to Ramadan (2013), the main goal is to serve as a unifying factor and strengthen the sense of community that already exists among individuals who practice Islam.

The prohibition of interest, which is referred to as "*riba*" in Islamic banking, is the first and most important principle of Islamic banking. This prohibition is deeply rooted in Islamic law and is considered a key differentiator between Islamic banking and conventional banking systems. Iqbal and Mirakhori's (2011) definition of *riba* as "an excess" is an accurate representation of the concept. *Riba* is understood to refer to any rise in capital that cannot be justified, regardless of whether it takes place as a result of loans or sales. This prohibition is based on a strong theological and moral foundation and is firmly rooted in Islamic jurisprudence. The Holy Quran contains several verses that demonstrate unequivocally that *riba* is forbidden, hence highlighting the seriousness of the issue. For example in Surah Al-Baqarah, verse 275, Allah S.W.T, makes it clear that:

"Those who devour interest will not stand except as one who is being beaten by the devil into madness."

This verse underscores the severity of engaging in usury practices, equating it with a state of madness driven by the devil. The significance of this prohibition is also evident

in the fact that Allah has distinguished trade from interest. While trade is permitted and encouraged, riba without a doubt is prohibited. This distinction reflects the moral and ethical underpinnings of Islamic finance, which seeks to promote economic fairness, justice, and ethical financial transactions. The prohibition of interest is not only a legal or financial basis in the sphere of Islamic banking; rather, it is a fundamental premise that directs the whole sector. In contrast to conventional banks, which are dependent on transactions based on interest, Islamic banks are directed in their everyday operations by the rule of profit and loss sharing, risk-sharing, and ethical finance. Conventional banks are dependent on transactions based on interest. Transactions that are dependent on interest are conventional banks' primary source of revenue. The majority of a traditional bank's revenue comes from various types of transactions that are centered on interest. A typical bank generates the vast bulk of its income from a variety of different sorts of transactions that are supported by interest. This prohibition of interest, which has its origins in both religious and ethical principles, is a defining element of Islamic banking and serves to impact the operations, goods, and services that are provided by Islamic financial institutions. It is important to note that this restriction has its roots in both religious and ethical principles.

The concept of equitable participation, which includes both the sharing of profits and losses, is the second of the four essential principles that underpin Islamic banking. This idea from the fact that Islamic finance does not permit the charging of interest, also known as *riba*. The elimination of interest-based debt securities from the financial system transforms the nature of relationships between contracting parties. In Islamic banking, the parties are viewed as investors and entrepreneurs, not as creditors and debtors. It is an embodiment of the core idea of sharing both risks and rewards. In the context of Islamic finance, an investment or financial transaction is considered to be a

joint venture between the client (the business owner) and the financial institution that is providing the service. This contrasts with conventional banking, where the burden of risk typically falls on the borrower. Borrowers who use conventional methods not only have to assume the risk associated with their investments, but they also have an obligation to pay interest on the whole amount that they have borrowed, regardless of whether or not their businesses are successful. In contrast, the creditor in conventional banking enjoys a fixed interest income without regard for any losses incurred by the borrower.

The avoidance of ambiguity, also known as "*gharar*," is the third of the three principles that underpin Islamic finance. The term "*gharar*" refers to circumstances in which the fulfillment of a contract requires an excessive amount of risk or ambiguity regarding the conclusion of the deal in its entirety. *Gharar* refers to a situation in which a contract is completely at risk or uncertain about how it will turn out in the end (Ayub, 2007). It also includes circumstances in which there is either an inadequate amount of information (also known as "*Jahl*") or mistakes in important information, both of which have the potential to result in exploitation among the parties involved in the contract. In Islamic economics, *gharar* transactions are strictly forbidden since they violate the principles of openness and equity. It is a requirement that Islamic financial institutions abstain from engaging in activities such as speculative stock trading, short selling, discounting bills and securities, and dealing in items the qualities of which are not clearly understood or declared. Other illegal pursuits include discounting monetary instruments like notes and securities. The avoidance of *gharar* is essential to maintain ethical and equitable financial transactions. However, it's important to note that minor levels of uncertainty may be permissible when deemed necessary, provided that they do not lead to excessive risk or undermine the fairness of the contract. This flexibility

allows for practicality and recognizes that complete absence of uncertainty is often impossible in commercial transactions.

The fourth fundamental concept of Islamic banking pertains to the significance of money as a prospective form of capital. Money is seen largely as a medium of trade. This viewpoint is in contrast to that of capitalism systems, which view money more frequently as a commodity that can be purchased, sold, and the value of which is subject to unrestricted speculation. The goal is to make certain that people in society are spending their money in ways that are good and productive to the community. Islamic finance recognizes the concept of the time value of money (TVM), but with certain limitations. From an Islamic perspective, money is not something that can be hoarded or spent in excessive amounts. Neither should it be kept. Both of these acts are not allowed under any circumstances (Ahmad A. U., 2004). There are situations in which money is used as potential capital for productive purposes, and TVM is accepted in those situations. It helps determine interest rates, thereby solving problems involving loans, mortgages, leases, savings, and annuities. This is consistent with the concept that capital, in the form of money, ought to be put to productive use in order to stimulate economic activity and to the advantage of the society as a whole. Money, in this context, is seen as a means to invest, support entrepreneurship, and contribute to the overall well-being of society.

The integrity of contracts and the protection of property rights are at fifth and final pillar of the Islamic banking system's essential principles. These principles are deeply rooted in Islamic ethics and legal principles, reflecting the importance of transparency, fairness, and the protection of individual and societal rights. These principles serve to uphold the ethical foundations of Islamic banking, fostering trust, integrity, and fairness

in financial transactions. The objective is to design a monetary system that is beneficial to people on an individual level as well as to society as a whole, and which is founded on fairness, honesty, and respect for property rights.

1.2.4 Islamic Banking Mechanism

The earliest products to be established by Malaysian Islamic banks were those that allowed for the sharing of profits from deposits. Followed by sale-based financing alternatives such as *murabahah*, *ijarah*, *salam*, and *istisna* were made available, and finally, *Bai' dayn* and *Bai' inah* were put into practice. As a direct consequence of this, BIMB has introduced more than fifty brand-new products to the market (Siddiqi, 2006). As the Islamic finance landscape continues to evolve, fostering a harmonious integration of theory and practice becomes imperative for the industry's sustained growth and the realization of its ethical and economic objectives on a global scale. To keep sustaining the Islamic finance industry, the needs of trading, participation, and supporting principles are the three elements that make up this description of the procedures that support it. This mechanism offers a well-organized framework for comprehending the fundamentals as well as the workings of Islamic financial systems (Khir, 2008). Malaysian Islamic banks have not always used the above methods to promote their products. (Ahmad N. H., 1998). The table below provides category of Islamic banking mechanisms in Malaysia.

Table 1.2*A list of Shari'ah principles that endorse Islamic banking in general*

Category	Mechanism
Trading Principles	<ul style="list-style-type: none"> • Bai' Murabahah (Cost Plus) • Bai' Wadiah • Bai' Salam • Bai' Istisna (Sale by Order) • Bai' Bithaman Ajil (Deferred Payment Sale) • Bai' Istijrar (Supply or Wholesale Financing) • Bai' Inah • Ijarah (Leasing)
Participation Principles	<ul style="list-style-type: none"> • Murabahah • Musharakah
Supporting Principles	<ul style="list-style-type: none"> • Rahnu (Mortgages) • Kafalah (Guarantee) • Wakalah (Agency) • Qard Hasan (Benevolent Loan) • Hiwalah (Transfer of debt) • Tabarru' (Donation) • Hibah (Gift) • Ibra (Rebate)

Source: International Journal of Academic Research in Business and Social Science
2017

Based on the table 1.2, Islamic banking operates on a set of Shariah principles, ensuring ethical and interest-free financial practices. In the realm of trading principles, mechanisms such as *Bai' murabahah* (cost plus) ensure transparent sales, revealing costs and profits. *Bai' Wadiah* safeguards deposits, and *Bai' salam* allows prepayment for future goods. Participation Principles involve *Murabahah*, a sale with declared costs and profits, and *Musharakah*, a partnership with shared profits and losses. Supporting Principles include mechanisms like *Rahnu* (Mortgages) and *Kafalah* (Guarantee), offering collateral and assurances. These principles extend to benevolent loans (*Qard hassan*), debt transfers (*Hiwalah*), and charitable donations (*Tabarru*). In essence, Islamic banking aligns its practices with these principles, fostering transparent, ethical, and socially responsible financial transactions for the benefit of both the institution and its clients.

It is vital to have an understanding of the commodities offered by Islamic banks in order to determine which items may be compared to one another and which products are exclusive to a particular Islamic bank. As Islamic banking practices become more widely accepted, a variety range of products will become available. This development will also make it possible for Malaysia to establish itself as a center for Islamic banking.

1.3 Problem Statement

The recent global financial crises indeed had a profound impact on the financial industry, and they not only highlighted shortcomings in conventional banking practices but also gain more attention on Islamic forms of banking and financial service. In particular, Malaysia has been a significant contributor in the creation of conventional as well as Islamic financial products. This development signifies a broader trend in diversifying financial services to cater to a wider range of customer preferences and ethical considerations.

For Islamic banks to be able to build successful marketing strategies, attract consumers, and expand their market share, it is vital for them to have an understanding of the factors that impact individuals' desire to use these products. Nonetheless, there is a need to address the issue of this research. Despite the increasing popularity of Islamic banking, there is no research conducted on ROTU intention especially to use Islamic banking products. The currently available research frequently lacks consistency and focuses on particular locations or consumer groups that are not on Reserve Officer Training Unit. Existing studies have provided insights into various factors that may influence customer intention. However, the lack of comprehensive and context-specific research hinders a deeper understanding of elements that have a substantial impact on whether or not a

person intends to utilize Islamic banking products.

Malaysia is home to a number of Islamic banks, each of which offers a variety banking products and services. This shows that the Islamic finance industry in the country is open to everyone and flexible (Amin H. R., 2011). These banks serve not just to the needs of Muslim customers, but also to the requirements of non-Muslim clients. Evaluating whether there are differences in choosing Islamic banking products between these two groups could shed light on various demographic aspects, including age, gender and educational background of ROTU members. Based on the research, the goal of this study is to find out what factors make ROTU members more or less likely to use Islamic banking goods. Therefore, there will be several research questions that are derived from the areas of concern followed by the objective of this study.

1.4 Research Question

Throughout the course of this investigation, the researcher made an effort to investigate a number of questions. The questions are:

- i. Are there any differences between age, gender, education background and Reserve Officer Training Unit (ROTU) intention to choose Islamic banking products?
- ii. Does various determinant such attitude, social influence, religious obligation, reputation and ease of use are significance determinant that impact Reserve Officer Training Unit (ROTU) intention to use Islamic banking products?

1.5 Research Objective

The objective of this study is generally to identify the factors that influence ROTU when choosing Islamic banking products. In conducting this study, the researcher derives the theoretical framework from the Theory of Reasoned Action (Ajzen, 1991). There are some objectives that the researcher aims to achieve. The objectives of this research are:

- i. To investigate the effect of demographic factors such as age, gender and education background on Reserve Officer Training Unit (ROTU) intention to choose Islamic banking products.
- ii. To determine whether the various determinants are significance that influence intention of Reserve Officer Training Unit (ROTU) to choose Islamic banking products.

1.6 Scope of the Study

This study will primarily focus on the ROTU at the main campus of the University Utara Malaysia. The purpose of this study is to investigate the factors that impact people's decisions about whether or not to use goods offered by Islamic banks. This research was carried out at the Universiti Utara Malaysia in Sintok which is located in the state of Kedah. This research may provide some of the answers that were sought by earlier researchers, making it valuable for future research. This is due to the fact that future researchers will be able to gain some information that will be required for their research, and this research may also provide some of the information that was sought after by earlier researchers.

1.7 Significance of the Study

In the main Campus of University Utara Malaysia, this study is being carried out to explore the factors that determine the intention to use Islamic banking products among ROTU. This research endeavor will make a significant contribution to the existing body of knowledge by supplying fresh insights and acting as a reference point for further investigations into the subject matter. This is how the knowledge will be added. It is possible that it will encourage other academics to delve deeper into this topic, so contributing to the overall development of the discipline. This research can provide valuable insights into customer behavior, preferences, and the unique aspects of Islamic banking that attract customers. In addition to this, it may serve as a source of information that can be used in the design of strategies that can increase the marketability of Islamic banking products and make them more easily accessible. Islamic financial institutions may use the aforementioned data as proof to enhance and maintain their product and service offerings. The findings of the study, which include information that is both theoretical and practical, are useful to anybody who is interested in the expansion of Islamic banking in Malaysia, and everyone who is interested in the subject matter is free to make use of them. The study was conducted by researchers at the Universiti Utara Malaysia. The research was carried out so that these questions might be investigated. The findings of the study might be used by the Islamic banking industry to enhance the quality of Islamic banking products and adapt to shifting market dynamics. This is vital for maintaining high-quality financial products in this industry.

1.8 Definition of Key Terms

Determinant in term of behavioral decision refers to the processes of judgment and choice in behavioral decision theory. It provides an overview of the key factors that determine how individuals make judgments and choices (Hogarth, 1980). Other than that, the determinant means factors influencing consumer decision-making uncertainty in two consumer goods industries. The research investigates various factors affecting consumers' uncertainty during the decision-making process (Rezvani, 2012).

Intention is a fundamental concept in the field of psychology, particularly in the context of understanding human behavior and decision-making (Ajzen, 1991). Meanwhile, Venkantesh (2003) said intention is a crucial component in understanding users' willingness to adopt and engage with these systems.

Attitude can be defined as a fundamental element in understanding human behavior. The evaluative impact of an individual's favorable or negative sentiments toward the performance of a certain conduct is referred to as the individual's attitude toward that behavior. In essence, it represents a person's disposition or mindset about a specific action or activity (Fishbein M, 1975). In this foundational work, attitude represents an individual's overall evaluation of performing a specific behavior. (Ajzen I. F., 1980).

Social influence refers to anything being subjective in the sense that it is founded on the personal perceptions of an individual of what other people, particularly those important to them, think or expect regarding a specific behavior (Fishbein M, 1975). Meanwhile, Robert B. (1984) in his, social influence refers to the ways individuals are

persuaded by these principles in various social situations.

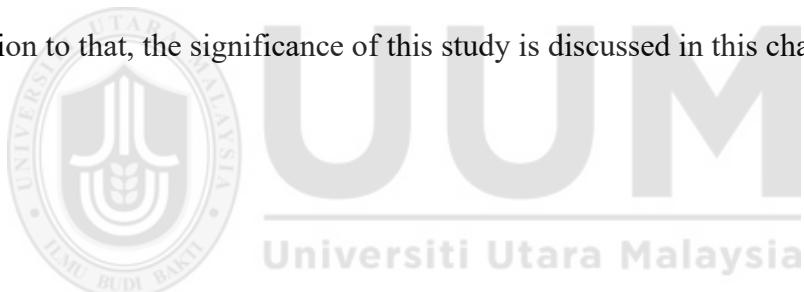
Religious obligation defined in the context provided, refers to the impact that a person's religious beliefs have on the decisions they make and the behaviors they engage in. This definition underscores the significant impact of religious beliefs and practices on various aspects of a person's life (Sulaiman, 2003). While, religious obligation also refers to the perceived duty or moral responsibility individuals feel to adhere to the practices of their religious faith. (Leonardo Gambacorta, 2019).

Good image and reputation refer to the bank's long-term reputation for trust, ethics, financial stability, and high-quality service. This favorable image includes public trust in the bank's trustworthiness, reliability, and dedication to clients and stakeholders (Barnett ML, 2006). Here, image is related to the perception of a company's qualities and attributes, while "reputation" encompasses broader assessments based on historical actions and overall standing (C. B. Bhattacharya, 2003).

Ease of use describes how well a product, system, or interface allows regular people to utilize it without any sort of instruction. A simple and accessible user experience is promoted when a product's features are easy to discover, comprehend, and use (Viswanath Venkatesh, 2003). Ease of use also when a product is easy to use, it means that people can engage with it easily, which improves usability and reduces annoyance (Sun-Young Park, 2010).

1.9 Summary

This chapter presented a detailed summary that will be applied in the study that will be carried out. The primary purpose of this chapter is to outline the key research question that will guide the investigation into the knowing the factors of determinant in decision making to use Islamic banking products among ROTU members at University Utara Malaysia. This question will guide the investigation into the knowing the variables of determinant in decision making to use Islamic banking products among ROTU members at University Utara Malaysia along with their demographic effect. In this chapter, this chapter also covered the history of the study, formulated a problem statement, research questions, outlined research objectives and the scope of this study. In addition to that, the significance of this study is discussed in this chapter as well.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

From an academic point of view, the purpose of this chapter is to conduct an analysis of the pertinent body of knowledge in an effort to gain a better understanding of the idea of the determinant of intention. The research begins with a review of the relevant literature that pertains to the research objectives and research questions. Several pieces of literature that are relevant to the subject at hand or the chosen topic area are discussed. The researcher discusses the information obtained from previous studies to support the review comprising the relationship between intention to use Islamic banking products among ROTU, whereby this chapter provide the overview of underpinning theory that have been adopted in this study in terms of the definition and history of the theory. Then, this chapter continued with the discussion on literature review of this study. This chapter also explained about the dependent variables which is the determinant of intention and followed by the independent variables which are religious obligation, bank reputation and good services provided. Lastly, this chapter ended with the chapter summary.

2.2 Review of Literature

2.2.1 Customer intention

According to Fishbein and Azjen (1975), the most common definition of behavioral intention is the readiness to adopt, employ, or accept a particular act of behavior. This definition is based on the idea that behavioral intention is a state of readiness. Fishbein

and Azjen (1975) were the ones that came up with this definition. Putit and Johan (2015) found that the findings of a number of research all led to the same conclusion, which is that intention is a very excellent predictor of actual action. This discovery was made possible by the fact that a lot of studies led to the same conclusion. The association between the two variables of interest continues to be strong, despite the fact that previous research has indicated suggested there may be mediators and moderators between intentions and actual behaviors.

According to the conclusions of the research that was carried out by Ajzen and Madden (1986), the more powerful an individual's goal is, the higher the potential that he is willing and anticipated to undertake, and as a consequence, the larger the possibility that the activity will eventually be carried out. In the current investigation, the outcome variable that is being developed is intended utilization of Islamic banking products. Instead of investigating the components that are responsible for the mentioned intention, previous research is combed through in order to determine which determinant the intention. In light of this, aspects such attitude, social influence, religious obligation, image reputation and ease of use are chosen and incorporated into the research model in order to accomplish the goals of the study.

Studies on behavior have shown that these characteristics are major constructs and key determinants, whereas studies on adopting Islamic banking products have shown that these variables are important constructions. According to Abdullah, N.I. Dusuki (2006) and Rahman (2005), cost is the most important factor in determining whether or not customers of an Islamic bank will use a certain financial product. Both of Yu's research, the one from 2012 and the one from Luarn and Lin's (2005), seem to point to the same conclusion. This explains a reason person's intention less likely the higher level of

financial burden is and the more the amount of money that is involved.

The concept of intention (*niyyah*) is highly significant in Islamic thought and is supported by various verses in the Quran. One such verse is found in Surah Al-Baqarah, verse 197, which addresses the act of performing Hajj:

"And take provisions, but indeed, the best provision is Taqwa (piety, righteousness), so fear Me, O you of understanding."

This verse emphasizes that the best provision for any action, including the pilgrimage (*Hajj*), is Taqwa, which is often translated as piety or righteousness. This verse can be used to illustrate the importance of intention (*niyyah*) in Islamic ethics and jurisprudence. It highlights that the quality of one's intention and their consciousness of God's presence can significantly impact the religious and moral value of their actions. Certainly, the integration of intention and ethical considerations into financial transactions and contracts is essential to ensure they align with Islamic principles and values.

2.2.2 Attitude

Attitude in the context of behavioral psychology and marketing, is indeed a pivotal factor in explaining and predicting an individual's intention to use specific products or services, including those in Islamic banking (Amin H. G., 2010).

The consistency in findings from studies conducted by Lada et al. (2009), Amin et al. (2009), and Taib et al. (2008) is a strong indication of the significant role that attitude plays in shaping the intention to use Islamic banking products. The positive relationship between attitude and the intention to use Islamic banking products underscores the

potential for banks to influence customer behavior through education and marketing campaigns. By nurturing positive attitudes, banks can attract a broader customer base and serve the financial needs of both Muslims and non-Muslims who value ethical and Shariah-compliant banking solutions.

The relationship also can be found in Taib et al. research (2008) between postgraduate students' attitude toward diminishing partnership home financing and their acceptance of such financing was examined. The significant relationship found between attitude and acceptance indicates that individuals' attitudes toward specific financing methods can influence their behavior in accepting those methods. This finding supports the idea that attitude is a key factor in shaping financial decisions.

Meanwhile, Gopi and Ramayah (2007) in their study focused on online trading systems. It identified attitude as a key predictor of the use of online trading systems. The results suggest that individuals with positive attitudes toward online trading are more likely to engage in this behavior. This aligns with the broader understanding that a favorable attitude often precedes the adoption of technology-related financial services. Based on the studies collectively demonstrate that attitude is a strong predictor of behavior across various contexts, including attitudes toward specific financial products and technology adoption. While these studies focus on different aspects of finance and technology, they all highlight the consistent and fundamental role of attitude in shaping behavioral intentions. This is particularly relevant when considering the use of Islamic personal financing, where attitudes can play a significant role in influencing individuals' decisions to adopt such financial products.

2.2.3 Social influence

According to the research, the idea of social influence refers to the subjective norm or normative pressure that is exerted on an individual's conduct. This refers to the belief that key people in a person's life either anticipate that they will participate in a particular conduct or do not anticipate that they will engage in that action.

Subjective norms were demonstrated to be associated with the degree to which Islamic financing accepts diminishing collaboration, as evidenced by the outcomes of the research that was carried out by Taib et al. (2008). In the context of Islamic financing, Taib et al. found a strong connection between subjective norms and behavioral intentions. Nevertheless, past research in a variety of situations has produced findings that are in disagreement with one another.

Both Chau and Hu (2001) and Lewis et al. (2003) explain that there was no evidence of a direct association between a person's subjective norms and their willingness to utilize information technology in their research. On the other hand, Venkatesh and Davis (2000) and Teo and Pok (2003) discovered that there is a considerable link between subjective norms and behavioral intentions. Both of these researchers came to this conclusion after doing research. The fact that the results varied in this way demonstrates that the effect of subjective norms might shift based on the situation as well as the conduct that was under investigation. This provides support for the idea that the function of social influence needs to be investigated within the unique setting of the behavior that is being researched.

2.2.4 Religious obligation

Amin et al. (2011) came to the conclusion that the impact of religious requirement on the desire to use an Islamic banking product was proved to be extremely modest. Their conclusions were based on the findings of a survey. The researchers came to this realization as a result of their work. As a result, the researchers were able to achieve this conclusion as a direct result of the findings of the study. Research carried out by Amin et al. (2011) and Alam et al. (2012) revealed that religiosity is an essential component owing to its capacity to alter the cognitive and behavioral processes of an individual. This led the researchers to the conclusion that religiosity is an essential component. The researchers reached their opinion that religion is a crucial component after considering all of these data. This led to the researchers coming to the conclusion that religiosity is an essential component. Because of this, the researchers were forced to draw the conclusion that a religious orientation is a necessary component.

According to Foxall and Goldsmith (1994), religion is a substantial source to the body of knowledge that justifies and influences the attitude and conduct of an individual, and it is also a considerable effect on these aspects of an individual's life. The aforementioned proposition is further corroborated by the scholarly work of Weaver and Agle (2002), who contend that a coherent religious influence is discernible among individuals who avail themselves of the offerings of an Islamic financial institution. However, that certain members of the religious community may have a tendency to investigate thoroughly the compliance of Islamic banks with the regulations of Islamic philosophy. This is something that should be taken into consideration. As a consequence of this, it is absolutely necessary to evaluate its connection to the participants' aspirations to make use of Islamic financial products in the research that is

being conducted.

In the seminal work by Haq and Smithson (2003), the authors expound upon the profound significance of religion, positing that its import extends beyond mere differentiation among individuals. Rather, they argue that religion possesses a unique capacity to organize and imbue significance into the mundane aspects of daily life, thereby shaping and enriching the local realm of human interaction and communication. The concept of religious obligation represents the profound impact that an individual's religious beliefs exert on their life, encompassing the choices they make and the actions they undertake. Some aspects of consumer behavior are affected in unique and varied ways depending on one's religious affiliation.

According to Patel M. (2009), it is believed that these discrepancies are the result of different religious ideologies having varying standards of worth and views in regards to consumption. Religion has an impact on consumer shopping behavior by having an effect on a person's personality through the lens of their beliefs, values, and attitudes. Religion also has an impact on a person's lifestyle, information sources, and shopping orientation; however, the manner in which religion influences shopping behavior varies widely across product categories. Sulaiman (2003) claims that the distinctive Islamic worldview that is based on Shariah has an effect on Islamic society. When providing Islamic banking products, an Islamic bank has a responsibility to uphold the Islamic faith's fundamental principles, values, and objectives. This devotion on the side of the bank might influence the decision of an individual to seek personal financing through institutions that conform to Islamic law. It is conceivable for a person to use Islamic banking products even if they adhere to Shariah law just partially or not at all. There are many degrees of observance that are acceptable. This likelihood is inversely

proportionate to how strictly they adhere to the dictates of Sharia law.

2.2.5 Image and reputation

According to Alwi (2014), a company's brand image is a subjective and perceptual phenomena that is generated by the combination of logical and emotional interpretation.

According to Mansour et al. (2015), the perceptions of customers regarding the reputation of a financial institution are an essential component in the successful expansion of financial institutions into new client groups. This is especially true for those who may have future intentions of utilizing the services of Islamic banks. The researcher emphasis on reputation as a primary factor influencing bank choice reflects the critical role that trust, credibility, and perceived reliability play in the decision-making process of consumers. As indicated by Almossawi (2001), the reputation of a financial institution stands out as a crucial factor influencing the selection of a bank by customers. According to the findings of studies that were carried out by Devlin and Gerrard (2004) and Muslim et al. (2010), respectively, customers continue to place a high amount of importance on the image and reputation of a bank.

A great number of researches, such as Dusuki and Abdullah (2007), Al-Ajmi et al. (2009), and Souiden and Rani (2015), in discussing the process of choosing a bank, it is important to call attention to the fact that one of the most important considerations is the institution's reputation. It appears from this that clients place a significant amount of importance on the reputation of a bank when making their selections. The findings of this study also highlight the potential negative impact that instances of fraud may have on the reputation of a bank and on the consumers' future plans to make use of Islamic banking services. According to Varela-Neira et al. (2010) and other sources, fraud can result in a lack of confidence as well as a rise in customer discontent due to

what is seen to be a failure of the service that is being delivered.

2.2.6 Ease of use

When applied to a user interface, the idea of "ease of use" refers to the capability of making it simple to navigate an application, as well as discovering, comprehending, and utilizing all of its capabilities without the need for specialist training. The ease with which a product may be utilized by its customers is illustrated by this essential idea. According to Balachander et al. (2000), factors that contribute to stress reduction include the existence and positioning of automated teller machines (ATMs), the availability of parking space, the appealing location of the bank, and the hours that it is open. Because of the technologically aware character of the younger generation, it is likely to be useful to place greater emphasis on technology, particularly online banking, because this coincides with the tastes of the demographic that is young and highly educated (Poon, 2008).

The financial sector, including Islamic banking also undergoing rapid technological changes. The adoption of technology by Islamic banks has led to significant improvements in how banking services are delivered. This shift reflects the broader trend of digitalizing financial services, impacting both customers and employees. Altobishi, Erboz, and Podruzsk (2018) acknowledged this trend, aligning their observations with the ongoing digital revolution in banking. Wilson, Zeithaml, Bitner, and Gremler (2016) highlighted that self-service technologies become more efficient and effective when customers independently interact with them. This integration of technology in Islamic banking illustrates the sector's response to modern advancements, emphasizing the crucial role of digitalization in shaping financial services.

The findings presented by Karjaluoto et al. (2021) contribute to the expanding body of

evidence that supports the concept that usability is an important aspect in the formation of intentions. Their research is mostly concentrated on analyzing financial services available online, particularly those that are conducted within the parameters of Islamic banking. The outcomes of the study indicate that customers are more likely to use online banking services if those services are easy to understand and simple to put into practice. This research illustrates that there is a beneficial influence that usability has on the behaviors and intentions of customers. According to the findings of a study that was conducted by Banu, Mohamed, and Parayitam (2019), customers of banks can realize significant cost and time savings by switching to the banks' electronic services. According to the findings of Altobishi et al. (2018), a positive and substantial correlation was found to exist between the customers' perceptions of how easy it is to use online banking and their overall levels of satisfaction with Jordanian banks.

For example, the research that was carried out by Alalwan et al. (2017) investigates the variables that influence the adoption of Islamic banking services and places a strong emphasis on the relevance of perceived ease of use as a decisive factor in this regard. Their findings imply that customers are more inclined to embrace Islamic banking solutions when they view such goods to be easy to use. This is because people value convenience above all other factors when making purchasing decisions. This conclusion emphasizes the practical benefits of user-friendly interfaces and procedures by highlighting their importance.

2.3 Summary

This chapter gives a summary of the readings that connect to the main parts of our study. The main goal of this research is to look at the things that affect ROTU's choice to use Islamic banking products. The researcher also checking how demographic like age, gender, and education might play a role in ROTU's decision to pick Islamic banking. From the researcher information, several factors seem to influence people to use Islamic banking. One key factor is the availability of these products. The elements of this setup include attitude, social influence, religious obligation, image reputation, and ease of use. These are the different parts that make up the system.



CHAPTER THREE

RESEARCH METHODOLOGY

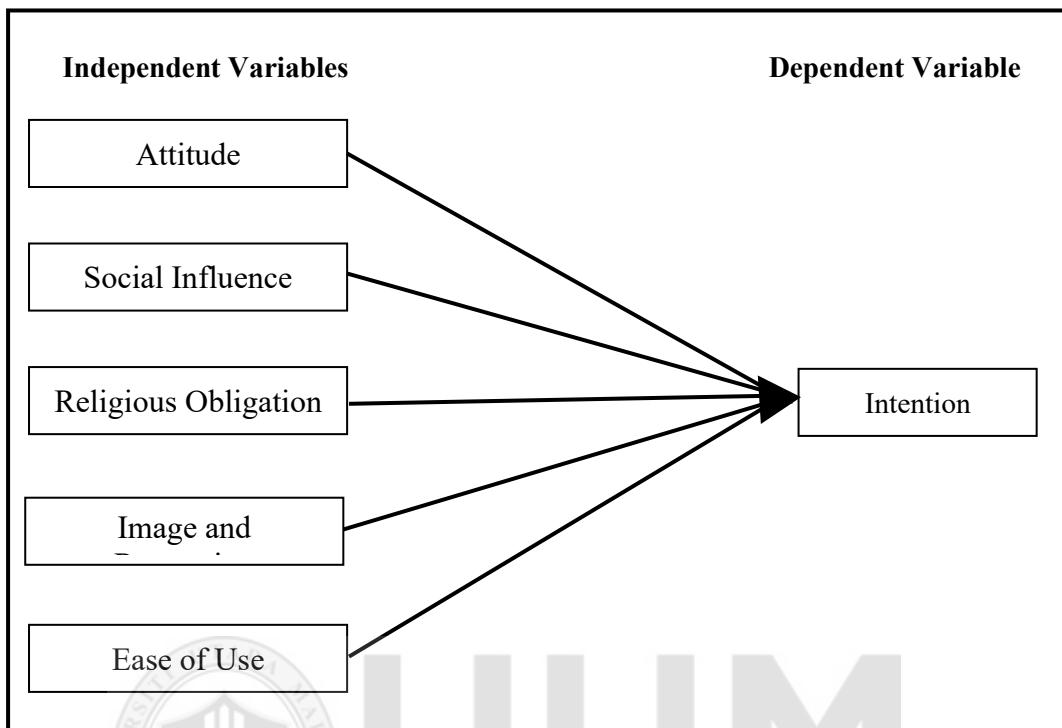
3.1 Introduction

This chapter provides an overview of the methods for this research. This chapter examines the methodology employed in the study which identifies the most suitable approach for conducting research, and establishes an effective procedure to answer all the research questions. It consists of a theoretical framework, hypothesis of the study and also research design. This chapter will also discuss every aspect that contributes to the conduct of this research, such as the gathering of data from the population, various sampling procedures, the validation of the findings by experts, and a pilot study. This chapter also explains the data analysis of the study, which involved multiple linear regression and descriptive analysis. By providing a description of the steps involved in conducting research, the methodology serves another purpose to help the researcher get a deeper comprehension of the method, as well as a more thorough knowledge of how it might be used. Finally, this chapter provides a chapter summary in the last section.

3.2 Proposed Theoretical Framework

Based on Sekaran (2003), the theoretical framework serves as a conceptual model that outlines the theorized or logically plausible connections among various factors or elements deemed significant in the study area. It serves as a guide for understanding, analyzing, and interpreting the study's findings within a consistent and organized framework. As a result, the theoretical framework for the study is presented in Figure 1.

Figure 1
Proposed Theoretical Framework



While it is hypothesis that attitude, social influence, religious obligation, image reputation and ease of use variables provided all have good relationships with intention to use Islamic banking products. In this research, to comprehend the interrelationships of the variables in this study, the researcher relied on a theoretical framework. Here, the researcher makes use of two kinds of variables: those that are dependent (DV) and those that are independent (IV). In their most basic form, variables are things whose values can change. According to Sekaran (2003), researchers are primarily concerned with the dependent variable, which can be positively or negatively impacted by the independent variable. The dependent variable will also rise in response to an increase in the independent variable, so the outcome will be positive if the independent variable is positive or grows.

Attitude, social influence, religious obligation, image reputation, and ease of use are the five variables that are expected to be part of this research. The focus of this study

will be on the dependent variable, which is the intention to use Islamic banking products. Intention is a highly accurate predictor of real behavior, according to Putit and Johan (2015), who compiled this conclusion from a comprehensive literature review. As for the attitude variable, research by Lada et al. (2009), Amin et al. (2009), and Taib et al. (2008) all come to the same conclusion which attitude has a major impact on intention. Normative pressure or subjective norms are the next concepts related to the concept of social influence. Subjective norms and behavioral intentions are strongly related in the context of social influence, according to Taib et al. (2008). Furthermore, studies conducted by Amin et al. (2011) and Alam et al. (2012) demonstrated that religious obligation is a crucial element because it has the power to influence an individual's thought and action patterns. Because of this, the researchers concluded that religious observance is crucial. According to Almossawi (2001), when it comes to the image and reputation variable, customers' perceptions of a bank's reliability are paramount in their decision-making process. The results for ease of use offered by Karjaluoto et al. (2021) add to the growing body of evidence that usability plays a significant role in intention formation.

3.2.1 Theory Reasoned Action (TRA)

The development of the research framework for the current study and its hypotheses is carried out on the basis of the previously indicated assessment of research that had been published in the past. This provides the basis for the construction of the research framework. In addition to this, Fishbein and Ajzen (1975) propose that the theory of reasoned action (TRA) should be used as the underlying framework to hypothesis correlations between the variables in the research. They state that this is the best way to determine whether or not there is a relationship between the variables. The previous

researcher recommends carrying out this procedure so that it may be established whether or not there is a link between the variables.

3.3 Hypotheses Development

This section provides an overview of the methodology used to formulate the study's hypotheses by the researcher. According to Sekaran (2003), who mentioned it in his earlier work, a hypothesis is a statement that can be tested and is based on reasoning that predicts a relationship between two or more variables (Sekaran, 2003). In other words, developing hypotheses entails making informed assumptions or forecasts regarding the anticipated results of a research study by drawing on prior knowledge and firsthand observations. In a research setting, it entails making assertions that can be examined and tested to determine their validity.

3.3.1 Selected demographic factors

The demographic categories of gender, age, and educational level have been selected for the purpose of inquiry in this particular study. The objective is to understand whether these demographic factors influence individuals in choosing Islamic banking products. To examine gender, a t-test will be employed, while one-way ANOVA will be used for age and educational level. In addition, hypotheses have been developed in order to facilitate the answering of the primary research question and the accomplishment of the research objective that has been described in this study.

i) Age and intention

H0: There is no significant relationship between age and intention.

H1: There is a significant relationship between age and intention.

ii) Gender and intention

H0: There is no significant relationship between gender and intention.

H2: There is a significant relationship between gender and intention.

iii) Educational background and intention

H0: There is no significant relationship between educational background and intention.

H3: There is a significant relationship between educational background and intention.

3.3.2 Correlation Between Dependent and Independent Variables

In the course of this study and inquiry, each of the independent variables, namely attitude, social influence, religious obligation, image, and ease of use, will be evaluated in order to ascertain the degree to which they are associated with ROTU's stated goal. The Pearson correlation test will be performed to assess the degree to which these factors and the objective of ROTU are associated with one another, as well as the direction in which that correlation points. This will be done in order to find out how closely these factors and the goal of ROTU are related to one another. In addition, hypotheses have been established with the intention of answering the second research question and accomplishing the research purpose that has been outlined in this study.

i. Intention and Attitude

H0: There is no significant relationship between attitude and intention to use Islamic banking products.

H4: There is a significant relationship between attitude and intention to use Islamic banking products.

ii. Intention and Social Influence

H0: There is no significant relationship between social influence and intention to use

Islamic banking products.

H5: There is a significant relationship between social influence and intention to use Islamic banking products.

iii. Intention and Religious Obligation

H0: There is no significant relationship between religious obligation and intention to use Islamic banking products.

H6: There is a significant relationship between religious obligation and intention to use Islamic banking products.

iv. Intention and Image Reputation

H0: There is no significant relationship between image reputation and intention to use Islamic banking products.

H7: There is a significant relationship between reputatuion and intention to use Islamic banking products.

v. Intention and Ease of Use

H0: There is no significant relationship between ease of use and intention to use Islamic banking products.

H8: There is a significant relationship between ease of use and intention to use Islamic banking products.

3.4 Research Design

The term research design generally pertains to a structured framework employed for the purpose of organizing and executing a particular research project (Punch, 2013).

The design of the research is crucial because it considers the study's four primary factors, which are its strategy, its conceptual framework, its selection of subjects and

objects, and its techniques and tools for collecting and analyzing data. Both qualitative and quantitative approaches are just two of many possible research methods (Taylor, 2006).

Based on Sekaran (2003) conveyed in his previous research, research design offers a systematic approach to organizing and conducting the study. It provides a clear outline of the steps to be taken, ensuring that the research process is well-structured and purposeful. The research design is the appropriate method or technique that was employed to obtain the information that the researcher needed to solve the problem. The researcher utilized quantitative research methodologies in the course of this investigation. As a consequence of this, the outcomes of the study indicated that the field of research is representative of a bigger percentage of the perspective. This means that the possibility of producing a study is different if implemented elsewhere using the same instrument.

In addition, the questionnaire is also the easiest and fastest way to get leaflet information (Konting, 1990). Questionnaires are a key element in the data collection strategy outlined in the research design. The instrument of the questionnaire is appropriate for the effective measurement, as stated by Lajuni et al. (2017). The design specifies how the questionnaires will be administered, to whom, and at what point in the research process. The questionnaire was used as a method to acquire the data and information that was required a survey was given to the ROTU in University Utara Malaysia in Sintok, Kedah.

In addition, the goal of the quantitative approach that is employed in this study is to make use of the data obtained from this technique since it is more ideal for conducting hypothesis testing than the data received from other techniques. When it comes to

determining things like frequency, mean, descriptive analysis, differences between groups, causal comparisons, and others that match to the tests that were carried out in this study, the quantitative approaches are quite successful (Castellan, 2010).

3.5 Pilot Study

In the preliminary stage of my research, I conducted a pilot study with a sample size of 30 respondents before distributing the final set of questionnaires using google form. This initial investigation served the purpose of identifying and addressing any potential issues in the survey instruments. By engaging a small group initially, the researcher aimed to test the clarity, relevance, and overall effectiveness of the questions. The insights gained from the pilot study were instrumental in refining the questionnaire and ensuring its appropriateness for the subsequent broader data collection phase. This methodological approach contributes to the overall reliability of the research findings. As asserted by Sekaran (2003), the incorporation of a pilot study is essential for rectifying any inadequacies present in the research instruments before the formal data collection. So, before releasing the questionnaires to the general population, a pilot test or pre-test was carried out. The researcher chooses 30 respondents during the pilot test the questionnaire's readability, logical coherence, item sequencing, and contextual relevance were evaluated in order to help it be further improved. In an average of 7 minutes, respondents finished the questionnaires. The order of the items and the clarity of the questionnaire satisfied the respondents.

3.5.1 Factors Analysis

After the pilot study has been successfully finished, it is essential to conduct a comprehensive analysis of the data that was gathered during the process. In order to complete this study, a factor analysis method will need to be developed and used. This assertion is made in order to fulfill the requirements for the third component of validity, which is referred to as construct validity. The data must be entered into a statistical application known as SPSS version 27, and the researcher is responsible for doing so. When it comes to the development and improvement of questionnaires, factor analysis is a method that is frequently used as a methodological approach. Therefore, in order for researchers to accurately evaluate the characteristic of ability, it is necessary for them to ensure that the questions that are included in the evaluation are matched with the constructs that they intend to examine.

Furthermore, this analysis serves the purpose of validating the instrument. This study will employ factor analysis to examine all factors included in the investigation. The absence of content validity assessment for the variables was not addressed by previous researchers. Moreover, the tool incorporates supplementary inquiries formulated by the researcher. Hence, the inclusion of factor analysis is deemed necessary in this study based on the aforementioned justifications.

Factor analysis is conducted by establishing a predetermined threshold of 0.30, as suggested by Hair, Anderson, Tatham, and Black (1998), in order to identify and include significant factors that share a common underlying structure. For example, Hair, Anderson, Tatham, and Black (1998) established that a factor loading of 0.30 is considered appropriate when the sample size exceeds 350 respondents. Every individual item was subjected to analysis, and any items that had a strong loading or a

factor loading below 0.30 were subsequently eliminated. Moreover, as previously stated, factor analysis was employed to establish the concept validity. Hence, the study finds statistical significance at a confidence level of 95 percent.

According to Hair, Anderson, Tatham, and Black (1998), when determining whether or not factor analysis is appropriate, it is advised to have a minimum of five times as many observations as the number of variables that will be analyzed. This recommendation was made when conducting an evaluation of the applicability of factor analysis. Because the current investigation takes into account five different factors, it is essential to collect at least 30 observations from the population, however collecting 60 observations would be preferable.

It is usual practice in the field of factor analysis to make use of the Kaiser-Meyer-Olkin (KMO) and Bartlett's test of sphericity in order to evaluate the amount of correlation among variables as well as to investigate the existence of correlation among the variables (Hair J. A., 1998). The KMO, which is often referred to as the measure of sampling adequacy (MSA), can be interpreted in accordance with the following recommendations: According to the findings of Hair, Anderson, Tatham, and Black (1998), an MSA value that is more than 0.80 is seen as being worthy. A value that is more than 0.70 is regarded as quantifiable, but a value that is greater than 0.60 is regarded as mediocre. On the other hand, a value of 0.50 or more is seen as unhappy, and any number that is lower than 0.50 is regarded as unsatisfactory and ought to be excluded. It has been suggested by Hair, Anderson, Tatham, and Black (1998) that the test of sphericity should provide a statistically significant result, with a p-value of 0.05 or below. This is in accordance with the recommendation made by the aforementioned authors.

a. Factor Analysis for Dependent Variables

Intention was determined to be the dependent variable (DV) for the purposes of this study by the researcher. Based on the questionnaire, there are five (5) questions listed under the dependent variable. Therefore, multicollinearity does not exist in this data. Meanwhile, The Kaiser-Meyer-Olkin (KMO) measure of sample adequacy for this data was 0.869, which is regarded as satisfactory based on Appendix B, and the results of the Bartlett tests were extremely significant, with a value of p less than 0.001. One of the criteria that is applied in order to determine which factor it is is whether or not the eigenvalue is larger than 1. Therefore, from the analysis, it showed that there exists one factor based on the Table 3.1 below.

Table 3.1

Factor loadings for Customer Intention

Fac.	Eig.	Items Loading	Factors Loading	Percentage of Variance
Customer Intention	3.755	I am interested to use Islamic banking products.	.889	75.100
		I am interested to use Islamic banking products in the future.	.880	
		I am confident banking products I used is in line with Shariah principles.	.838	
		I like to use Islamic banking products.	.865	
		I will definitely recommend Islamic banking products to others.	.861	

It was shown that there is only one (1) component that exists from 58 in this study by using Table 3.1, which can be found above. This indicates that this factor has been responsible for explaining 75.10% of the total variance in the items. the value of satisfying the criteria for the social sciences requires that sixty percent of the total variation be accounted for. In addition, the threshold of significant loading chosen for this investigation is 0.70, which is the same value as the previous researcher which is

Hair, Anderson, Tatham, and Black (1998) suggested for a sample size of sixty. Therefore, it is possible to draw the conclusion that the questions that were previously stated in the dependent variable may be employed for this study without compromising their reliability. There is a high factor loading in each of the questions, and since only one component is being extracted, the questions cannot be rotated.

b. Factor Analysis for Independent Variables

It is possible to utilize factor analysis Kaiser-Meyer-Olkin (KMO) and Bartlett's test in order to validate the data set. These methods are appropriate. In order to establish whether or not there is an adequate number of significant correlations between the items being studied, the KMO measure of sampling adequacy is utilized. During this time, the significance level was analyzed with the use of the Bartlett test. The KMO and Bartlett test results for this analysis are provided in the table that may be seen below.

Table 3.2

KMO and Bartlett's Test

Kaiser- Meyer-Olkin (KMO)	.869
Bartlett's Test of Sphericity	<.001

According to the data shown in Table 3.2, the value of KMO was 0.869. This number is regarded as a higher value since it is relatively near to the value of 1.0. If the score is high, it means that the factor analysis might be helpful for this study and that the other variables correctly predicted each variable. Factor analysis may also prove useful for future research. (Hair J. A., 1998). Furthermore, the high score indicated that factor analysis may have been useful for this particular inquiry. The factor analysis may not have produced statistically significant findings and the analysis may not be valid if the

value is lower than 0.50. With a significant value of 0.001, the results of the Bartlett's test showed that the significance level was obtained in this investigation. This discovery proves that the level of importance was met. If the identity matrix is also the correlation matrix, then Bartlett's test findings will show this. If that's the case, then the lack of correlation between the two datasets suggests that the variables are unrelated.

Table 3.3

Factor loadings of independent variables

Fac.	Eig.	Items	Factor Loadings	Percentage of Variance
1	3.742	I am happy using Islamic banking products. I believe that participating in Islamic banking products is a good idea I believe that participating in Islamic banking products is beneficial and useful For me, Islamic banking product better than conventional bank products I satisfied using Islamic banking products	.856 .862 .854 .885 .868	74.834
2	3.982	Most people who are close to me think that I have to choose Islamic banking products It is expected by others that I should choose Islamic banking products Most people who are important to me think that Islamic banking products is useful Most people who are important to me think that Islamic banking products is beneficial Most people assume me familiar with the need of Shariah	.856 .862 .854 .885 .868	79.643
3	3.661	Islamic banking products is in line with an Islamic philosophy of doing banking business. Islamic banking products is based on Islamic principles of business implementation.	.856 .862	73.229

4	3.565	Good Image and Reputation of the Islamic banking influence me to choose their products. For me, it is safe to use by other religions too. I believe the product by Islamic banking is handle by good bank management. I will recommend to others of Islamic banking products because of their good reputation. Shariah principles make the image and reputation in good condition.	.856 .862 .854 .885 .868	71.301
5	3.953	For me, using Islamic banking product ease me to make any transaction. For me, I will recommend Islamic banking products to others because of the ease to use. I will keep using Islamic banking products in future. I would have no difficulty telling others about the use of Islamic banking products. Overall, I believe that Islamic banking products is easy to use to all people.	.856 .862 .854 .885 .868	7.065

According to Table 3.3, five out of the six components have eigenvalues that are larger than 1, which indicates that they are important. On the other hand, values that are less than 1 are seen as being inconsequential, and as a result, they are excluded. The overall proportion that can be attributed to these five factors is 64.107 percent, with Factor 1 alone accounting for 74.834 percent of the entire variation. It is interesting to observe that the beginning components explain a considerable portion of the overall variance, but the succeeding elements only contribute a little portion of the variance. The rotation sums of square loading are used to get the variation amount, which is then used to determine the amount of variation.

Taking into account a total sample size of 150, the researchers in this investigation decided on a cumulative loading point for significance of 0.45 (Hair J. A., 1998). The

researcher's conviction in the theoretical independence of the components led them to apply an orthogonal rotation approach, more precisely varimax. Attitude, social influence, religious obligation, image and reputation, and simplicity of use were the five factors that were allowed to remain based on the factor loadings.

3.5.2 Reliability Test

In this study, the reliability test serves as a crucial measure to assess the quality of the data, specifically focusing on the consistency and stability of the questionnaire items. This examination is imperative to ensure that the items effectively capture the intended concepts and exhibit a cohesive relationship within the set. Internal consistency, a widely employed method for reliability testing, is chosen to evaluate the correlation among responses to different questions within the questionnaire.

Cronbach's Alpha, as outlined by Gliner, Morgan, & Leech (2009), emerges as the preferred method for assessing internal consistency, particularly when the items involve multiple choices, such as Likert Scale-based questionnaires. This statistical approach reveals information about the degree to which the questionnaire's questions are related to one another and assess the same underlying construct. According to Sekaran (2003), higher levels of Cronbach's Alpha that are closer to the value 1 indicate better levels of internal consistency and dependability.

To interpret the results, the commonly accepted thresholds for Cronbach's Alpha reliability are considered. Generally, values below 0.60 are deemed poor, those falling within the range of 0.70 are considered acceptable, and values surpassing 0.80 are regarded as indicative of good reliability. The findings of the reliability test, which are summarized in Table 3.4, will shed light on the internal consistency of the instruments

that were used in this investigation, hence providing insights into the data.

Table 3.4

Results of the reliability tests

Variable	No. of Items	Cronbach's Alpha
Intention	5	0.916
Attitude	5	0.915
Social influence	5	0.935
Religious obligation	5	0.908
Image and reputation	5	0.898
Ease of use	5	0.933

According to the recommendations previous researcher, the lowest score that may be accepted for Cronbach's Alpha is 0.70 (Hair J. A., 1998). This is the minimum acceptable level. The assessment of scale reliability in this study is contingent on the intercorrelations between the items, with Cronbach's Alpha coefficients ranging from 0 to 1, signifying the dependability of the data. In reference to the table that has been provided, the values that have been calculated for Cronbach's Alpha range from 0.78 to 0.95, coming quite close to reaching the maximum value of 1. This observation indicates a high level of reliability in terms of internal consistency for the dataset, as emphasized by Sekaran (2003).

To be more specific, the social influence variable obtains the highest level of dependability, with a Cronbach's Alpha score of 0.935. This is closely followed by the ease of use variable, which receives a score of 0.933. Conversely, the image and reputation variable register the lowest reliability value in the dataset, with a Cronbach's

Alpha of 0.898. These findings collectively signify the internal consistency in measuring the respective constructs, affirming the reliability of the data for further analysis in the study.

3.6 Data Collection Method

The researcher used two different approaches in order to acquire the necessary data. This was done in order to acquire sufficient and pertinent data that would allow this study's research objectives to be addressed. Despite this, the researcher employed a quantitative approach to the research.

Data collection is the method that is used by the researcher to get data from the respondent, using the process of collecting and analyzing information. In addition, in this study, the researcher used primary data sources. Primary sources refer to the information or data that is taken specifically for a research project. Primary data is information that can be clarified, and the information is gathered from sources or respondents by a different path. For example, the researcher distributes the questionnaire to the respondents.

The researcher utilized the approach of questionnaires to obtain the necessary data for this investigation. At first, the researcher decides to distribute the questionnaire by hand and face to face to the respondents. However, the researcher found that it is difficult to get the response because people tend to avoid or ignore. Hence, the researcher decided to distribute the questionnaire by online survey through google form. It is a more effective and efficient approach to getting information from the respondent contrasted with the other sources.

3.7 Sampling Design

3.7.1 Population of Study

The term "*population*" is used to describe the complete set of subjects, the entire group of people, phenomena, events or objects under study (Uma, 2013). The population of this study is focusing on the people who involve in Reserve Officer Training Unit (ROTU) in the main Campus of University Utara Malaysia. The reason why this study is focused on the Reserve Officer Training Unit (ROTU) in the main Campus of University Utara Malaysia because they have indicated their willingness to participate in the study. Other than that, the researcher was involve in Reserve Officer Training Unit (ROTU) from 2016 till present. The whole population who still active in the Reserve Officer Training Unit (ROTU) are 1200 people.

3.7.2 Sampling Size

When doing research, the size of the sample plays an important part in establishing the validity and reliability of the study's conclusions. An element of the population is a sample. The sample size for the researcher study is the people who still active in ROTU in University Utara Malaysia. The overall population in ROTU in University Utara Malaysia are 1200. According to the hypothesis, the researcher only required 291 of the total sample size to make their decisions for this inquiry. This suggests that there are a huge variety of outcomes that might take place. On the other hand, the researcher was able to collect 350 replies by making use of an online Google form. This was a successful outcome for the researcher study. However, due to the fact that 50 of them are missing key information and cause issues in the data analysis when it is carried out using SPSS, the researcher has decided to just carry out the data analysis on the remaining 300 of them. This decision was made due to the fact that 50 of them are

missing crucial information. A chart that Krejcie and Morgan (1970) created was used to figure out how much of a sample should be taken for this inquiry. Table 3.5 below show that the determination of sample size by using the table from Krejcie & Morgan (1970).

Table 3.5

Table for Determining Sample Size from A Given Population

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367

The arrow show that our sample size is 291 because the target population in this study are 1200.

3.7.3 Sampling Technique

Sampling refers to the process of taking a representative representation of a population by selecting an adequate number of members. Non-probability sampling techniques and probability sampling approaches are the two categories that may be found under the term "*sampling procedures*." Some of the techniques that may be categorized as belonging to the category of probability sampling include methods such as systematic sampling, stratified sampling, and simple random sampling. Another example of a technique that can be included in this category is stratified sampling (Lohr, 2021). Practices such as handy sampling, judgement sampling, and snowball sampling are examples of types of non-probability sampling. Extensive research on stratified sampling, emphasizing its importance in enhancing the efficiency and precision of survey sampling (Singh, 2013). Stratified sampling involves dividing the population into subgroups or strata and then independently sampling from each stratum. (Sarndal, 2003). The researcher will apply stratified sampling, a probability sampling approach, in this investigation. This is so because ROTU respondents were the major subject of the researcher's attention. This approach makes it simpler for the researcher to gather information from the respondents.

3.8 Questionnaire Design

In the course of this inquiry, one of the strategies that was decided to implement was the collection of information by way of the administration of a questionnaire as one of the approaches. One of the key goals of the questionnaire is to assist the efficient gathering of relevant information that is essential for achieving the research's objectives, which is one of the reasons why the study tries to achieve these objectives in the first place. Because it is the approach that requires the least amount of time and

effort on the participant's part, using a questionnaire in the form of a Google form is recommended as the most appropriate way to manage a significant number of people who are taking part in the study. Furthermore, it is worth consider that actively participating in a questionnaire not only results in time savings but also proves to be a more cost-effective approach when compared to conducting interviews. Additionally, this methodology facilitates the researcher's ability to efficiently gather comprehensive replies from the corresponding participants within a limited timeframe. Furthermore, the researcher has the capacity to clarify any inquiries that the respondents may confused throughout the distribution of the survey.

Once the instrument has undergone validation procedures, a questionnaire was then produced for implementation in an actual field survey. The questionnaire is comprised of a cover page and is organized into several sections. The questionnaire has been designed to be administered in two languages, specifically English and Malay. Consequently, as a result of this, the participants will have the choice to read the claims in either the Malay language or the English language, depending on which language they choose. The cover page includes a consent statement along with a concise explanation of the research objective. The details of each component of the questionnaire are presented in Table 3.6 below.

Table 3.6

Subdivision for the questionnaire

Section	Items	Question
A	Demographic Profile	1-8
B	Intention	1-5
C	Attitude	1-5
D	Social Influence	1-5
E	Religious Obligation	1-5
F	Image and Reputation	1-5
G	Ease of Use	1-5

H	Open ended question
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At the end of this study research, the research already attach appendix labeled "Appendix A" as questionnaire. The measurement of the questionnaire relies on the use of both nominal and interval scales simultaneously. According to Sekaran (2003), the nominal scale applies to the classification of persons into groups that cannot coexist with one another and that are capable of being measured using percentages or frequencies. Section A, comprising demographic profiles, falls into the nominal scale category, characterized by the absence of intrinsic values.

In contrast, the interval scale possesses the capability to conduct arithmetic operations and quantify the magnitude of the interval between two points on the scale (Sekaran, 2003). In this study, the Likert Scale was employed as a measure to ascertain the response. The framework has five distinct values that offer varying perspectives on the solution. The indicators are as follows:

Scale	Indicator
1.....	Strongly Disagree
2.....	Disagree
3.....	Neutral
4.....	Agree
5.....	Strongly Agree

The provided indicator table outlines a scale used to measure responses to a set of statements or questions. The scale ranges from 1 to 5, with each numerical value corresponding to a certain degree of agreement or disagreement with the statements that have been presented. The researchers commonly use such scales to collect and analyze data in a systematic and measurable manner.

3.9 Data Analysis

In accordance with the many different statistical processes, the information that was discovered from the surveys will be examined in a variety of different ways. The statistical application SPSS, version 27, will be utilized in order to do the analysis and interpretation of the quantitative data. This will be done in order to ensure accuracy. This inquiry makes use of a wide range of different statistical methods in order to examine the validity and dependability of the instrument that was used in the research that was being conducted. Methods such as factoring and dependability analysis are examples of the kinds of strategies that fall within this category. In addition, descriptive statistics are utilized in order to provide a comprehensive picture of the characteristics of the individuals who participated in the study. In addition, the objective of the study is to differentiate between the characteristics that are being examined and the demographic profiles of the people who are participating in the study in order to better understand the relationship between the two. After then, the data were analyzed, and the hypothesis was put through its paces by being put to the test.

3.9.1 Normality Test

The acknowledgment of normality in data, as emphasized by Hair, Anderson, Tatham, & Black (1998), stands as a critical consideration in research. The determination of normality, often assessed through skewness and kurtosis values, is paramount as it forms the foundation for various inferences made by researchers relying on sampled data. In this study, the researcher diligently addressed this concern by conducting normality tests for all variables using SPSS, a procedure outlined in the software.

The purpose of these tests was to ensure the absence of any violation of the normality assumption and to identify and address potential outliers. Outliers were located using

the normality test that was performed in SPSS 27, and they were then excluded from the investigation. After the elimination of any data that may be considered an outlier, graphical analysis and statistical tests of normality were carried out. The expected outcome of a normal distribution is a diagonal line that is perfectly straight, and the values of the displayed data should be aligned in such a way that they are parallel to the diagonal line.

If one examines the normal Q-Q plot for each variable (which may be found in Appendix D), one will see that the data distributions closely adhere to the diagonal line. This is the case regardless of the variable being analyzed. This visual representation, indicative of a consistent alignment of data with the diagonal, leads to the conclusion that the data used in this study adheres to the normality assumption for the purpose of inferential analysis. This meticulous approach in assessing and confirming normality ensures the effectiveness and validity of the subsequent statistical inferences drawn from the data.

3.9.2 Descriptive Analysis

Descriptive analysis is to examine data concerning the demographics of the respondent descriptive statistics were utilized in this research to a bridge the data gathered with the questionnaire. Descriptive statistics utilized recurrence and rate to look at the profile of respondents, the measurements that can be utilized to portray factors or generalize the data from the example. For the purpose of analyzing the descriptive statistics of all of the data gathered from the questionnaire that was given out, this study makes use of the SPSS program. Statistics that are descriptive take into account a variety of measurements, such as frequencies, percentage values, and measurements of central tendency and dispersion, including the mean and the standard deviation. The

frequencies are analyzed to provide insight into the demographic characteristics of the individuals who took part in the research project. In addition, descriptive statistics are applied so that the size of each variable may be assessed. To be more specific, the mean value of each variable is determined, as is the standard deviation that is associated with that variable. In a broad sense, the standard deviation is a measurement that is used to examine the variability of each variable and offers insights into the distribution of the mean score. In particular, the standard deviation was developed by statisticians. According to the findings of the research that was conducted by J. F. Hair (2007), one may arrive at the conclusion that it is feasible to infer when the standard deviation is low, the answers included within a sample distribution of numbers indicate a high degree of proximity to the mean. This was found to be the case.

3.9.3 Reliability Analysis

Reliability refers to the degree to that your data arrangement method or investigation techniques can yield steady discoveries (Easter by-Smith et al, 2008). In this investigation, the reliability of information will be taken. In the event that the appropriate responses are equivalent, the researcher will affirm the exploration issue happens and if the appropriate responses are unique in relation to the research. This reliability technique is utilized to keep up the nature of the exploration. The reliability of the survey will be a concern all around profoundly by the researcher.

Table 3.7

The Rules of Thumb about Cronbach's Alpha Coefficient Size

Alpha Coefficient Range	Strength of Association
<0.6	Poor
0.6 To <0.7	Moderate
0.7<0.8	Good
0.8<0.9	Very Good
>0.9	Excellent

The purpose of the reliability analysis is to investigate the dependability and efficiency of the outcomes. The value of Cronbach's Alpha indicates the degree to which one item is positively connected to another. Based on the rules of thumb, any value that is less than 0.6 is considered not reliable and not acceptable, while if the value is higher than 0.6 is considered reliable and can be accepted as the measuring tool to measure the concept intended to be measured.

3.9.4 One-way ANOVA

The one-way analysis of variance (ANOVA) serves as a crucial component of inferential analysis, specifically designed to assess differences among three or more groups. Notably, the application of a t-test is more pertinent in scenarios involving only two groups, rendering the one-way ANOVA as the preferred method when dealing with multiple groups. According to Sekaran (2003), this statistical strategy is particularly helpful for testing hypotheses involving demographic profiles in situations where there are more than two groups, such as the gender, age, race, education level in the current study. Specifically, this statistical approach is effective for testing hypotheses involving demographic profiles in situations where there are more than two groups. In this particular research, factors such as gender, age, race and educational level were taken

into consideration.

However, as Blaikie (2003) outlines, there are some assumptions that must be met in order for one-way ANOVA to be applied successfully. These assumptions are critical for accurate interpretation of the F statistics value, which is central to determining the significance of differences between group means. The three hypotheses are the data are distributed normally within each group, the variances are comparable across groups and the observations are independent of one another. Before implementing one-way ANOVA, it is vital for researchers to verify these assumptions in order to ensure the reliability and validity of the results.

To interpret the output, researchers typically scrutinize the "sig" column, which represents the p-value. If the calculated F-value is below the predetermined significance level (commonly set at 0.05), it indicates the presence of statistically significant differences among the groups under consideration. This makes one-way ANOVA a powerful tool for researchers seeking to assess variations in means across multiple groups and draw meaningful conclusions from their data.

3.9.5 Correlation

The Pearson correlation value can help the researcher to figure out how two variables that are not related to each other are linked. It lets the researcher know how these factors are connected to each other. Ling, Ling, Pey, and Hui (2012) say that when a correlation value is statistically significant, a general rule is often used to find out how closely the two factors are connected. Gliner, Morgan, and Leech (2009) say that the Pearson correlation can be anywhere from -1.0 (which means a perfect negative connection) to +1.0 (which means a perfect positive connection). A value of -1.0 means there is no

link at all, and a value of 0.0 means there is a great negative connection. There is no set value for the Pearson correlation between -1.0 and 0.0. A value of -1.0 means there is no connection at all, while a value of 0.0 means there is a perfect negative connection.

It is crucial for the researcher to recognize that, despite both +1.0 and -1.0 indicating equal or strong values, they lead to different interpretations. This highlights the nuanced nature of interpreting correlation coefficients and emphasizes the importance of considering both the strength and direction of the correlation for a comprehensive understanding of the relationship between variables.

3.9.6 Multiple Linear Regression

As outlined by Gliner, Morgan, and Leech (2009), multiple regression stands as a widely utilized statistical technique in data analysis, particularly employed to investigate relationships utilizing only one dependent variable but including a number of other factors in the analysis. To find out how much of a change in the dependent variable is due to things other than the dependent variable itself, experts use multiple regression analysis. One of the most important aspects of multiple regression is the computation of a multiple R value, which provides an indicator of how strong the correlation is between the independent factors and the variable that is being analyzed.

It is essential to be aware of the fact that just because multiple R has a high value does not automatically mean that there is a causal connection between the independent factors and the variable in question. Although multiple regression can assist quantify the connection and make predictions about the dependent variable based on the independent variables, proving that one variable cause another involves other considerations, such as the experimental design and the identification and elimination

of any confounding factors. Researchers must exercise caution in interpreting the results of multiple regression and be mindful of the correlational nature of the relationships uncovered.

In this investigation, standard regression was chosen for its application, driven by the anticipation that all independent variables hold equal importance and theoretical relevance. The research employed multiple regression analysis as a method for examining hypotheses and determining the overall influence of the independent variables on the variable that served as the focus of the investigation. Before delving into the regression analysis, it became imperative to confirm the foundational assumption of linearity, quantifying the extent of the dependent variable's variation in connection with the independent variables. Additionally, an initial examination was conducted to evaluate the normality of the error and ensure homoscedasticity. These first measures were necessary to ensure that the ensuing regression analysis would be accurate and reliable in its findings.

3.10 Summary

In summary, the objective of this chapter was to present a comprehensive study of the various facets that go under the umbrella term of research technique. This chapter's focus will be on analyzing the study's introduction as well as its conceptual framework in order to accomplish its goal. In this chapter, we will conduct an in-depth evaluation of the hypothesis that will guide the inquiry. In this chapter, the study design is broken down into its component parts, which include the population, sample size, sampling procedure, and pilot test. This chapter explains both the process of collecting data and the steps involved in processing that data in a way that is both straightforward and thorough.

CHAPTER FOUR

FINDINGS

4.1 Introduction

The findings, also known as the results, produced from the analysis are discussed in this chapter. Following the collection of data, a factor analysis will be carried out in order to validate the instruments, and then a reliability test will be carried out. This chapter will provide an in-depth discussion on all of the data analysis methods that were briefly covered in the preceding chapter.

4.2 Research Response

The researcher implemented a systematic and rigorous data collection process, which included the distribution of an online questionnaire to gather insights pertinent to the researcher study in determining of intention on using Islamic banking products. The initial target for the sample size was set at 291, a number carefully calculated to ensure statistical significance and reliability in the findings. However, the researcher pleased to report that the response from participants exceeded expectations, with a total of 350 questionnaires collected. However, only 300 of the responses may be used since the remaining 50 are either missing information or include errors that cause SPSS to malfunction. The success in surpassing the predetermined sample size is indicative of the enthusiasm and engagement of the respondents in contributing to the research objectives. This outcome not only attests to the efficacy of the online survey methodology employed but also provides a richer and more comprehensive dataset for analysis. The additional responses garnered beyond the initially stipulated sample size offer a valuable surplus of data, enhancing and depth of the research findings. Overall,

the exceeded sample size reflects a positive and fruitful aspect of the research process, showcasing the responsiveness of the research community to the study's objectives.

4.3 Demographic Characteristics of Respondents

Active members of the Reserve Officer Training Unit (ROTU) are the only people who qualified to participate as respondents for this study, which examines the intention that influence a person's decision to use Islamic banking products. Table 4.1 provides an overview of the participants who provided responses for this study, broken down by demographic characteristics.

Table 4.1

Distribution of respondent

Demographic Profile	Categories	N	Percentage (%)
Gender	Male	131	43.7
	Female	169	56.3
Marital status	Single	243	81
	Married	57	19
Race	Malay	270	90
	Chinese	19	6.3
	Indian	8	2.7
	Other	3	1
Age	18-25 Years Old	189	63.0
	26-33 Years Old	88	29.3
	34-41 Years Old	21	7.0
	42-49 Years Old	2	.7
Education background	SPM	23	7.7
	Diploma/Matric/Foundation/STPM	79	26.3
	Degree	185	61.7
	Master	8	2.7
	Phd	5	1.7

Reseerve Officer Training Unit (ROTU)	Army	162	54
	Navy	78	26
	Airforce	60	20
Rank	Junior Cadet Officer	43	14.3
	Intermediate Cadet Officer	70	23.3
	Senior Cadet Officer	41	13.7
	Young Officer	108	36
	Instructor	29	9.7
	Volunteer Officer	9	3.0
Experience in using Islamic banking products	Yes	285	95
	No	15	5

* SPM = Malaysian Certificate of Education (*Sijil Pelajaran Malaysia*)
 STPM= Malaysian Higher School Certificate (*Sijil Tinggi Persekolahan Malaysia*)
 Matric= Matriculation
 Degree= Bachelor's Degree
 Master= Master's Degree
 PhD= Doctor of Philosophy

ROTU members the entirety of the 300 people that participated in this survey as responders. There are nine different demographic parameters that are recorded, including gender, marital status, race, age, educational background, unit, and their level of expertise in utilizing Islamic banking products. According to the data presented in the table above, out of the total of 300 respondents, 131 (43.7%) are male and the remaining 169 (56.3%) are female.

In examining the marital status of the respondents, the majority of participants, constituting 243 individuals or 81 percent, indicated that they are single. This substantial percentage underscores the prevalence of single respondents within the study sample. Conversely, the married segment comprises a total of 57 individuals, equivalent to 19 percent of the respondents.

In examining the racial composition of the respondents, a distinct pattern emerges, reflecting the diversity within the study sample. The predominant racial group among the participants is Malay, with a total of 270 individuals, constituting 90 percent of the

respondents. This majority presence highlights the significance of Malay representation in the context of the study. Conversely, the Chinese demographic comprises 19 individuals, accounting for 6.3 percent, while the Indian respondents total 8, equivalent to 2.7 percent. Additionally, a small but notable presence of individuals from other races is observed, with 3 respondents, making up 1 percent of the overall sample. This comprehensive breakdown emphasizes the multicultural nature of the study, providing a nuanced understanding of how diverse racial backgrounds may influence attitudes and intentions towards the use of Islamic banking products among the respondents.

When it comes to age, the majority of respondents are between the ages of 18 and 25. The total number of people in this age range is 189, which is comparable to 63 percent of the total. This is followed by the respondents whose ages ranged from 26 to 33 years, where there were 88 total respondents, which is comparable to 29.3 percent of the total. In the meantime, 21 of the responses out of the total of 300 were in the age range of 34 to 41 years. 7 percent of people in this age group make up the proportion. This particular study only has two participants who are in the age range of 42 to 49, which equates to a response rate of 0.7 percent.

In terms of the respondent's level of education, 7.7 percent of them possessed at least an SPM, while 26.3% of them had a diploma, a matriculation, a foundation, or a STPM. Another 61.7 percent have attained the level of a bachelor's degree or higher. Only 1.7 percent of the respondents had earned a Doctor of Philosophy (PHD), compared to the 2.7 percent of respondents who had earned a master's degree.

In this study involving respondents from the Reserve Officer Training Unit (ROTU), a clear distinction emerges through the categorization of ROTU services. A significant portion, comprising 162 respondents or 54 percent, represents the army service,

Additionally, 78 respondents, equivalent to 26 percent, belong to the navy services, providing insights specific to naval ROTU members. Furthermore, the air force service is represented by 60 respondents, totaling 20 percent, offering a unique viewpoint from air force ROTU members.

According to the findings involving respondents from the Reserve Officer Training Unit (ROTU), the breakdown of ranks provides a clear understanding of the participant distribution. Among the respondents, 43 individuals, constituting 14.3 percent, hold the rank of Junior Cadet Officer. The Intermediate Cadet Officer rank is represented by 70 respondents, making up 23.3 percent of the total. Senior Cadet Officers account for 41 respondents, equivalent to 13.7 percent, while Young Officers form the largest group with 108 respondents, totaling 36 percent. In addition, Instructors are represented by 29 respondents, comprising 9.7 percent, and Volunteer Officers make up 3 percent with a total of 9 respondents.

It is interesting to note that the statistics indicate that more than half of the respondents have previous experience with products offered by Islamic banks. Specifically, 285 respondents, equivalent to 95 percent, answered affirmatively, indicating a positive experience with Islamic banking products. Conversely, the remaining 15 respondents (5 percent) reported no prior experience with Islamic banking products.

4.4 Customer intention towards attitude, social influence, religious obligation, image and reputation, ease of use.

This section required the researcher to investigate various aspects related to individuals' inclinations and intention towards using Islamic banking products. The questions aim to gauge the level of interest, confidence in the adherence to Shariah principles, personal preferences, and the likelihood of recommending Islamic banking products to

others. Essentially, the researcher is likely exploring factors influencing customers' intentions to engage with and promote Islamic banking products, providing insights into the potential adoption and advocacy within the target population.

Table 4.2

Results of Mean Score for Customer Intention

Code	Items	Mean
CI1	I am interested to use Islamic banking products.	4.73
CI2	I am interested to use Islamic banking products in the future.	4.61
CI3	I am confident banking products I used is in line with Shariah principles.	4.59
CI4	I like to use Islamic banking products.	4.58
CI5	I will definitely recommend Islamic banking products to others.	4.65

In response to the research questions, a total of 300 respondents participated in the survey, providing valuable insights into their perceptions of Islamic banking products. The responses to the first question, "*I am interested to use Islamic banking products*," yielded a notably high mean score of 4.73, indicating a strong inclination among respondents to engage with such financial offerings. Additionally, the mean score of 4.61 for the statement "*I am interested to use Islamic banking products in the future*" reinforces the enduring nature of this interest, suggesting a sustained preference for Islamic banking services over time. Respondents also expressed a high level of confidence in the alignment of banking products with Shariah principles, as reflected in the mean score of 4.59 for the statement "*I am confident banking products I used is in line with Shariah principles*."

Furthermore, the affirmative sentiment towards Islamic banking is underscored by the mean score of 4.58 for the statement "*I like to use Islamic banking products*." Lastly, the strong inclination towards advocacy and endorsement is evident in the mean score

of 4.65 for the statement "*I will definitely recommend Islamic banking products to others.*" These mean scores collectively suggest a positive and enthusiastic attitude among the respondents towards Islamic banking products, highlighting their interest, confidence, and likelihood to recommend these financial services to others.

4.4.1 Respondent intention toward attitude

Table 4.3

Results of Mean Score for Attitude

Code	Items	Mean
A1	I am happy using Islamic banking products.	4.69
A2	I believe that participating in Islamic banking products is a good idea.	4.64
A3	I believe that participating in Islamic banking products is beneficial and useful	4.64
A4	For me, Islamic banking product better than conventional bank products.	4.60
A5	I satisfied using Islamic banking products.	4.56

The insights garnered from the responses of the 300 participants shed light on their perceptions and satisfaction regarding Islamic banking products. Primarily, the respondents conveyed a high level of contentment, with a mean score of 4.69 for the statement "*I am happy using Islamic banking products.*" This signifies a positive and gratifying experience among users, contributing to the overall positive sentiment towards Islamic banking. Furthermore, the mean score of 4.64 for the statement "*I believe that participating in Islamic banking products is a good idea*" underscores the respondents' affirmative outlook and endorsement of the concept of engaging with Islamic banking services. The sentiment extends to the belief in the utility and benefits of participating in Islamic banking products, as reflected in the identical mean score of 4.64 for the statement "*I believe that participating in Islamic banking products is beneficial and useful.*"

Moreover, the respondents expressed a preference for Islamic banking over conventional bank products, with a mean score of 4.60 for the statement "*For me, Islamic banking products are better than conventional bank products,*" highlighting a perceived superiority in the Islamic banking offerings. Finally, the satisfaction levels of respondents were reaffirmed with a mean score of 4.56 for the statement "*I am satisfied using Islamic banking products,*" further solidifying the positive sentiments and overall contentment among users of Islamic banking services.

4.4.2 Respondent intention toward social influence

Table 4.4

Results of Mean Score for Social Influence

Code	Items	Mean
SI1	Most people who are close to me think that I have to choose Islamic banking products.	4.69
SI2	It is expected by others that I should choose Islamic banking products.	4.64
SI3	Most people who are important to me think that Islamic banking products is useful.	4.64
SI4	Most people who are important to me think that Islamic banking products is beneficial.	4.60
SI5	Most people assume me familiar with the need of Shariah.	4.56

The comprehensive insights gathered from the responses of the 300 participants shed light on the social influence variable within the context of Islamic banking products. The mean scores vividly portray the impact of social networks on individuals' choices and perceptions. The respondents indicated a high level of alignment with the expectations of those close to them, as evidenced by the mean score of 4.69 for the statement "*Most people who are close to me think that I have to choose Islamic banking products.*"

This suggests a considerable influence from immediate social circles in shaping the participants' preferences towards Islamic banking. Furthermore, the mean score of 4.64

for the statement "*It is expected by others that I should choose Islamic banking products*" underscores the societal norm and collective anticipation regarding the selection of Islamic banking products. The influence extends beyond mere expectations, with a mean score of 4.64 for the statements "*Most people who are important to me think that Islamic banking products are useful*" and "*Most people who are important to me think that Islamic banking products are beneficial*."

These scores highlight the perceived utility and benefits of Islamic banking products within the participants' influential social circles. Lastly, the mean score of 4.56 for the statement "*Most people assume I am familiar with the need of Shariah*" suggests a shared understanding and awareness within the social network regarding the importance of Shariah compliance, further illustrating the influence of social perceptions on the participants' familiarity with Islamic banking principles.

4.4.3 Respondent intention toward religious obligation

Table 4.5

Results of Mean Score for Religious Obligation

Code	Items	Mean
RO1	Islamic banking products is in line with an Islamic philosophy of doing banking business.	4.68
RO2	Islamic banking products is based on Islamic principles of business implementation.	4.62
RO3	An introduction of Islamic banking products is based on al-Quran and Hadith.	4.59
RO4	Islamic banking products are free from <i>riba</i> .	4.62
RO5	Islamic banking products is free from fraud.	4.61

The gathered responses from the 300 participants offer an understanding of their perspectives on the religious obligation variable, particularly in relation to Islamic banking products. The mean scores reflect a strong alignment with the Islamic principles embedded in these financial offerings. Notably, the robust mean score of 4.68

for the statement "*Islamic banking products are in line with an Islamic philosophy of doing banking business*" indicates a significant acknowledgment of the alignment of Islamic banking practices with the broader philosophy of Islamic business. This sentiment is further reinforced by the mean score of 4.62 for the statement "*Islamic banking products are based on Islamic principles of business implementation*," emphasizing the participants' recognition of the adherence to Islamic principles in the implementation of banking practices. Moreover, the mean score of 4.59 for the statement "*An introduction of Islamic banking products is based on al-Quran and Hadith*" suggests a perceived connection between the introduction of Islamic banking products and the foundational teachings of Islam, emphasizing the role of religious texts in shaping these financial offerings. The commitment to Islamic values is reiterated by the mean score of 4.62 for the statement "*Islamic banking products are free from riba*," highlighting the participants' conviction in the absence of usury in Islamic banking practices. Lastly, the mean score of 4.61 for the statement "*Islamic banking products are free from fraud*" underscores the respondents' belief in the integrity of these products, contributing to the broader perception that Islamic banking aligns with religious obligations by promoting ethical and transparent financial practices.

4.4.4 Respondent intention toward image and reputation

Table 4.6

Results of Mean Score for Image and Reputation

Code	Items	Mean
IR1	Good image and reputation of the Islamic banking influence me to choose their products.	4.74
IR2	For me, it is safe to use by other religions too.	4.66
IR3	I believe the product by Islamic banking is handle by good bank management.	4.66
IR4	I will recommend to others of Islamic banking products because of their good reputation.	4.60
IR5	Shariah principles make the image and reputation in good condition.	4.65

The accumulated responses from the 300 participants provide valuable insights into their intentions towards the image and reputation variable within the context of Islamic banking. The mean scores underscore the significance of positive image and reputation as influential factors in shaping the participants' preferences. Notably, the robust mean score of 4.74 for the statement "*Good image and reputation of Islamic banking influence me to choose their products*" highlights the pivotal role that a positive image plays in the decision-making process of the respondents. This suggests a strong correlation between the perceived reputation of Islamic banking institutions and the participants' inclination towards choosing their products. The mean score of 4.66 for the statement "*For me, it is safe to use by other religions too*" reflects a broader perception of safety and inclusivity associated with Islamic banking products, indicating that respondents believe these products are accessible and trustworthy for individuals of various religious backgrounds. Additionally, the mean score of 4.66 for the statement "*I believe the product by Islamic banking is handled by good bank management*" suggests a strong association between the perceived competence of bank management and the positive image and reputation. The participants' inclination to recommend products is further highlighted by the mean score of 4.60 for the statement "*I will recommend to others of Islamic banking products because of their good reputation,*" emphasizing the potential influence of positive word-of-mouth recommendations on the broader community. Lastly, the mean score of 4.65 for the statement "*Shariah principles make the image and reputation in good condition*" underscores the participants' belief in the positive impact of adherence to Shariah principles on the overall image and reputation of Islamic banking, further emphasizing the integral role of ethical considerations in shaping perceptions.

4.4.5 Respondent intention toward ease of use

Table 4.7

Results of Mean Score for ease of use

Code	Items	Mean
PE1	For me, using Islamic banking product ease me to make any transaction.	4.68
PE2	For me, I will recommend Islamic banking products to others because of the ease to use.	4.59
PE3	I will keep using Islamic banking products in future.	4.63
PE4	I would have no difficulty telling others about the use of Islamic banking products.	4.58
PE5	Overall, I believe that Islamic banking products is easy to use to all people.	4.63

The mean scores derived from the responses of the 300 participants shed light on their intentions toward the variable of ease of use within the realm of Islamic banking products. The consistently high mean scores across several statements affirm the perceived importance of user-friendly experiences in influencing the participants' preferences. The statement "*For me, using Islamic banking product eases me to make any transaction*" garnered a notable mean score of 4.68, underscoring the significance of ease of use in facilitating seamless and convenient transactions for the participants. Furthermore, the mean score of 4.59 for the statement "*For me, I will recommend Islamic banking products to others because of the ease to use*" suggests that the perceived ease of use not only impacts individual usage but also plays a role in participants' willingness to advocate for these products within their social circles. The participants' commitment to continued usage is evident in the mean score of 4.63 for the statement "*I will keep using Islamic banking products in the future*," emphasizing a positive intention to maintain engagement with these products over time. The mean score of 4.58 for the statement "*I would have no difficulty telling others about the use of Islamic banking products*" further reinforces the participants' comfort and confidence in promoting the user-friendly aspects of Islamic banking to others. Lastly, the mean

score of 4.63 for the statement "*Overall, I believe that Islamic banking products are easy to use for all people*" highlights a collective perception that extends beyond individual experiences, emphasizing the broad accessibility and user-friendliness of Islamic banking products for diverse user demographics. Overall, these mean scores underscore the pivotal role of ease of use in shaping positive intentions and perceptions among the participants regarding Islamic banking products.

4.5 Relationship between the Various Determinants and Intention

To address the final research questions concerning the relationships between various determinants and intention, a regression analysis was conducted. Prior to the analysis, the data underwent scrutiny to detect any serious violation of the foundational assumptions underlying regression analysis, namely linearity, normality, and homoscedasticity (Hair, Anderson, Tatham, & Black, 1998).

Before proceeding with the regression analysis, it is essential to ensure that the number of cases is at least twenty times greater than the predictors, with a minimum of five times more cases than independent variables. In this study, with five independent variables and 300 respondents, there are approximately 30 times more cases than independent variables. Additionally, outliers were addressed by removing one extreme case to mitigate significant impact on the regression results. Normality was assessed through a normal Q-Q plot of the residuals, as recommended by Hair, Anderson, Tatham, & Black (1998). The plot in Appendix D indicates that the residuals are normally distributed, as the values closely align with the diagonal.

Homoscedasticity, another assumption, was examined through scatter plots in Appendix H, comparing residuals against predicted values. The absence of an obvious

pattern in the scatter plot suggests homoscedasticity within the set of independent variables. The assumption of linearity was further assessed through partial regression plots (Appendix H), revealing no discernible U-shaped or curvilinear relationships, confirming linearity between independent and dependent variables.

Multicollinearity, a potential concern in regression analysis, was evaluated by examining tolerance, variance inflation factor (VIF), and condition index values for all independent variables. With a cutoff value of 10.00 considered acceptable for VIF, the results indicated no multicollinearity in this study, ensuring that independent variables do not significantly influence each other. These meticulous assessments align with the recommendations of Hair, Anderson, Tatham, & Black (1998), reinforcing the robustness of the regression analysis and the validity of the relationships explored in the study.

Table 4.8

Relationship between the Various Determinants and Intention

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1. (Constant)	-0.0000000000000003388	.024		.000	1.000
A	.494	.059	.494	8.426	.000
SI	.255	.046	.255	5.579	.000
RO	-.139	.054	-.139	-2.579	.010
IR	.175	.058	.175	3.005	.003
PE	.175	.055	.175	3.209	.001

a. Dependent Variable: CI
b. Note: $R^2 = 0.830$; Sig. 0.01**

The R-squared value of 0.830 indicates that approximately 83% of the variability in your dependent variable is explained by the independent variables in your model. This

is generally a strong indication of a well-fitted model. The significance level (sig) being less than 0.001 suggests that the overall model is statistically significant.

When assessing the significance of individual variables, the convention is to consider a p-value (sig) less than 0.05 as statistically significant. In your case, the variables for attitude, social influence, and ease of use have p-values less than 0.001, which implies that they are statistically significant. These variables are likely contributing significantly to explaining the variance in your dependent variable.

However, the variables for religious obligation (p-value = 0.010) and image reputation (p-value = 0.003) have p-values slightly higher than 0.05. While they are not as strongly significant as the others, a p-value of 0.010 is still below the conventional threshold of 0.05. It's worth considering the context of this study and the specific requirements of this study field to determine whether these results are practically and theoretically meaningful. This model as a whole is significant, and the variables for attitude, social influence, and ease of use are statistically significant. The variables for religious obligation and image reputation are less strongly significant but may still have relevance depending on the context of your research.

This demonstrates that the independent variables are responsible for explaining 83 percent of the variation in the dependent variable. While the remaining 17% may be explained by omitting certain variables from consideration. In general, the value of R square indicates how well the model fits with the data. The greater the number, the better.

The findings of the regression analysis that were conducted in order to fulfill the final research objectives for this study are presented in table 4.8. The purpose of this inquiry

is to determine whether or not all of the relevant independent variables are capable of having an effect on the goals of the ROTU. The researcher had extracted from the table a summary of the relationship between the variables, which included the following formula and equation:

$$y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5$$

$$y = -0.0000000000000003388 + 0.494 x_1^{**} + 0.255 x_2 - 0.139 x_3 + 0.175 x_4 + 0.175 x_5^{**}$$

Where a	= Intercepts
y	= Intention
b_1x_1	= Attitude
b_2x_2	= Social Influence
b_3x_3	= Religious Obligation
b_4x_4	= Image and Reputation
b_5x_5	= Ease of Use

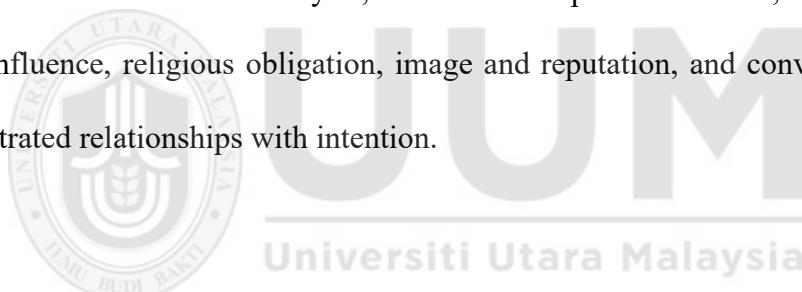
Based on the math shown above, one may draw the conclusion that a one-unit rise in attitude would result in a 0.494-unit increase in intention. Next, an increase of one unit of social influence would result in a corresponding rise of 0.255 units in intention. In addition, a rise of 0.175 units in intention would also result from an increase of 1 unit in ease of use. And as a last point of discussion, a gain of 0.175 units in intention would likewise result from an increase of 1 unit in image repute. Only three factors, namely attitude, social impact, and convenience of use, yield significant value at a level of 0.01. These are the variables. On the other hand, the B value for the relationship between religious obligation and intention is -0.139, indicating a negative association.

It is possible to draw the overall conclusion that the alternative hypotheses (H4, H5, H6, H7 and H8) are accepted for all variables. Nevertheless, the variables for religious obligation (p-value = 0.010) and image reputation (p-value = 0.003) have p-values

slightly higher than 0.05. While they are not as strongly significant as the others, a p-value of 0.010 is still below the conventional threshold of 0.05. As a result, the findings of this study indicate that all the variable are significant impact on ROTU intention to use Islamic banking products.

4.6 Summary

According to the findings of the descriptive analysis, respondents, on the whole, exhibited a high level of intention in selecting Islamic banking products. Both correlation and regression analyses were carried out in order to investigate the nature of the link that exists between the myriad of elements and the goal. According to the findings of the correlation analysis, all of the independent factors, such as attitude, social influence, religious obligation, image and reputation, and convenience of use, demonstrated relationships with intention.



CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.1 Introduction

This chapter will provide explanations on the significant variables identified in the study. The conclusions drawn will serve as the basis for proposing recommendations in the areas of new product planning and marketing strategy. Additionally, the findings can be utilized as suggestions, offering new ideas and guidance for future research endeavors. This dual role of drawing conclusions and providing strategic recommendations highlights the practical implications of the study's results, aiming to contribute not only to the current understanding but also to inform and guide future initiatives in the relevant field.

5.2 Summary of the Study Findings

This study delves deeper into the predictor of intention to utilize Islamic banking products among ROTU at Universiti Utara Malaysia. The previous study of knowledge served as the foundation for this investigation. To put it another way, the extent of one's product knowledge is the primary focus of this investigation.

This study was carried out with the intention of accomplishing two primary goals which is the first one is to investigate the effect of demographic factors such as age, gender and education background on ROTU intention and the second objectives is to determine either customer intention, attitude, social influence, image and ease of use are significant determinant that influence ROTU intention.

In light of the above study aims, the current investigation was initiated with the purpose

of attempting to provide responses to a number of research questions: (a) Are there any differences between age, gender, education background and ROTU intention. (b) Does attitude, social influence, religious obligation, reputation and ease of use are the determinant that impact ROTU intention.

The procedure of collecting data involves, as was covered in Chapter three, the distribution of specified questionnaires among the Reserve Officer Training Unit located at Universiti Utara Malaysia in Sintok, Kedah. Out of a total of 1200 questionnaires distributed, 350 were completed through the online survey. This represents a response rate of 29.1%, indicating that a quarter of the intended participants provided responses to the online survey.

Implementing factor analysis was the most important part of this study since it allowed for the reduction of items and the assessment of the measure's factorial validity. It is worth mentioning that the dependent and independent variables were analyzed independently, which led to the discovery of several dimensions of factors that might impact intention.

Comparisons of reliability coefficients based on Cronbach's alpha values were also carried out in order to ensure that the instruments had the capability of maintaining internal consistency. In addition, a correlation analysis was carried out in order to create linkages between the variables that were deemed independent and the variable that was regarded dependent on the other hand. Finally, the collected data underwent multiple regression analysis to test the study's hypotheses. To assess the substantiation of null hypotheses, a critical level of 0.05 was employed for decision-making throughout the study.

Referring back to the initial research question that inquired about differences in intention based on the selected demographic factors, the researcher had chosen to evaluate demographic factors in this study, specifically age, gender, and education level, and their intention in using Islamic banking products. In other words, the researcher wanted to see if there were any differences in intention based on the demographic factors that were chosen. This is due to the fact that the researcher wanted to find out whether or not there were changes in intention depending on the demographic parameters that were selected. Age, gender, and educational level, in addition to other criteria, were shown to give a major indicator of intention and factors. This was revealed through research.

A Pearson correlation study was performed so that we could offer an answer to research question (b). According to the results of the research, it was found that there is a positive link between the intention and each of the independent components. This was identified based on the findings of the study. Attitude, social influence, religious obligation, image and reputation, and eventually ease of use are some of the aspects involved here.

In addition, regression analysis was undertaken in order to firm the analysis research. The regression analysis yielded a notable R-square value of 0.830, serving as a crucial statistic that offers insights into the model's goodness. This R-square value indicates that approximately 83 percent of the variation observed in the dependent variable can be explained by the independent variables incorporated into the model. In the context of regression analysis, a higher R-square value is indicative of a better fit between the model and the provided data. Therefore, the substantial R-square value of 0.830 suggests a robust explanatory power of the chosen independent variables in elucidating the variation in the dependent variable, contributing to the overall effectiveness of the

regression model. However, in this analysis only all variables are significant.

5.3 Discussions

The findings from the previous chapter will serve as the foundation for the discussion in the next part, which will go into greater detail on the intention on adopting Islamic banking products as well as the implications of numerous elements towards the goal.

The findings were gathered from the chapter before this one.

The primary objective of this study was to assess the intention of the ROTU towards Islamic banking products. The findings of the study reveal a noteworthy level of intention among ROTU members, as evidenced by their positive responses to the questionnaire items pertaining to Islamic banking products. The overall results suggest a favorable inclination towards engaging with Islamic banking services within the ROTU services.

The obtained results suggest that the ROTU self-claims as users of Islamic banking products. However, it is essential to scrutinize whether this claim universally applies to all ROTU members. A critical question arises regarding the universality of this usage pattern among ROTU members, prompting further investigation into the actual prevalence of Islamic banking product usage within this group.

Moreover, the researcher brings a valuable perspective to the study, having personal experience as a user of Islamic banking products through Affin Islamic Bank. This firsthand experience, gained as an active ROTU member since 2016, provides the researcher with unique insights into the practical aspects of using Islamic banking products. This experiential knowledge enhances the research's credibility and depth, offering a nuanced understanding of the ROTU community's engagement with Islamic

banking.

The acceptance of Islamic banking products has expanded beyond the Muslim customer base to include non-Muslims in the contemporary landscape. This indicates a growing recognition and appeal of Islamic finance products, not only locally but also globally. The engagement of non-Muslims with Islamic banking products suggests a universal interest in assessing the competitive advantages and benefits offered by these financial instruments. Notably, even among members of the ROTU, there are non-Muslim individuals, highlighting the diverse and inclusive nature of Islamic finance's appeal beyond religious affiliations.

5.3.1 Intention and attitude

The positive results obtained from the analysis of intention and attitude among the ROTU in choosing Islamic banking products underscore a favorable inclination toward Islamic finance within this demographic. The high mean scores and positive responses indicate a strong intention among ROTU members. The consistently positive attitude toward various aspects of Islamic banking, as evidenced by the survey responses, suggests a good endorsement of the principles and offerings of Islamic finance.

This positive inclination can be attributed to several factors, including the alignment of Islamic banking products with the ROTU members' values, beliefs, and religious obligations. The positive perception of Islamic banking products' safety, benefits, and alignment with Shariah principles contributes to a favorable attitude. Additionally, the ROTU's intention to recommend Islamic banking products to others reflects a potential ripple effect, where positive word-of-mouth may contribute to the broader acceptance of Islamic finance.

The findings imply that ROTU members not only view Islamic banking products positively but are also willing to actively endorse and integrate them into their financial choices. This positive attitude and intention bode well for the future acceptance and growth of Islamic banking within the ROTU community. However, it's essential for Islamic banks to maintain the factors contributing to this positive outlook and continually enhance their products and services to sustain and amplify this positive trend. Overall, the study's results offer valuable insights into the favorable disposition of ROTU members toward Islamic banking products, providing a foundation for further research and strategic considerations within the Islamic finance sector.

5.3.2 Intention and Social Influence

The positive findings regarding intention and social influence among the ROTU members in choosing Islamic banking products reflect a significant role that social factors play in shaping financial decisions within this demographic. The high mean scores and positive responses indicate a strong intention among ROTU members to choose Islamic banking products, and this intention is evidently influenced by social factors.

The positive social influence, as revealed by the survey results, suggests that the opinions and expectations of those close to ROTU members play a crucial role in shaping their intention. The endorsement and expectations of family, friends, and important individuals within the ROTU members' social circles contribute to a positive disposition toward Islamic finance. The perceived usefulness and benefits of Islamic banking products, as influenced by social networks, contribute to the intention to engage with these financial instruments.

This positive social influence can be attributed to the broader acceptance and positive image of Islamic banking within the ROTU community. The findings imply that ROTU members not only view Islamic banking products positively on an individual level but are also influenced by the positive perceptions within their social environment. This underscores the importance of social networks and communal attitudes in shaping financial decisions, particularly within a tightly-knit community like the ROTU.

To capitalize on these positive findings, Islamic banks should continue to foster a positive image and reputation, ensuring that the communal perception of Islamic banking remains favorable. Additionally, targeted educational initiatives within social circles can enhance awareness and understanding, further strengthening the positive social influence on the intention. Overall, the study's results offer valuable insights into the interplay between intention and social influence among ROTU members, providing a foundation for strategic considerations within the Islamic finance sector.

5.3.3 Intention and Religious Obligation

The positive findings regarding intention and religious obligation among ROTU members in choosing Islamic banking products underscore the significant influence of religious beliefs and obligations on financial decision-making within this demographic. The high mean scores and positive responses indicate a strong intention among ROTU members, and this intention is notably influenced by religious considerations.

The positive correlation between religious obligation and intention suggests that ROTU members view Islamic banking as aligning with their religious principles and commitments. The high mean scores on questions related to the compatibility of Islamic banking with Islamic philosophy, principles, and the absence of *riba* (usury) and fraud

indicate a conscious effort among ROTU members to fulfill their religious obligations through their financial choices.

The positive relationship between religious obligation and intention implies that the ROTU members perceive Islamic banking products as not only financially viable but also ethically and religiously aligned. The Shariah-compliant nature of these products resonates positively with the religious convictions of ROTU members, contributing to a favorable intention.

To leverage these positive findings, Islamic banks should continue to emphasize the ethical and religious dimensions of their products. Educational initiatives that highlight the religious underpinnings and principles behind Islamic banking can further enhance awareness and strengthen the link between religious obligation and intention. Additionally, promoting transparency and ethical practices within Islamic banking institutions can solidify the positive association between religious commitment.

In conclusion, the study's results provide valuable insights into the intertwined dynamics of intention and religious obligation among ROTU members, offering a foundation for strategic initiatives within the Islamic finance sector to cater to the unique preferences and considerations of this demographic.

5.3.4 Intention and Image Reputation

The positive findings regarding intention and the reputation of the bank among ROTU members in choosing Islamic banking products highlight the critical role that a positive image and reputation play in shaping financial preferences within this demographic. The study's results, characterized by high mean scores and positive responses, indicate that ROTU members perceive the reputation of the bank as a significant factor

influencing their intention.

The positive correlation between intention and the bank's reputation suggests that ROTU members consider the reputation of the bank as influential in their decision-making process. The high mean scores on questions related to trust in bank management, the Shariah principles governing the bank's operations, and the endorsement of the bank by others demonstrate the perceived positive reputation of the bank among ROTU members.

The positive relationship between reputation and intention implies that a favorable perception of the Islamic bank's image contributes to a higher intention among ROTU members to opt for Islamic banking products. Trust in the bank's management, belief in its adherence to Shariah principles, and positive endorsements from others create a conducive environment for ROTU members to form a favorable intention toward the bank's offerings.

To capitalize on these positive findings, Islamic banks should continue to invest in building and maintaining a positive reputation. Strategies such as transparent communication, ethical practices, and customer testimonials can contribute to enhancing the perceived reputation of the bank among ROTU members. Furthermore, targeted marketing campaigns that emphasize the positive attributes and endorsements of the bank can strengthen the link between reputation and intention.

In conclusion, the study's results shed light on the importance of a positive reputation in influencing the intention of ROTU members to choose Islamic banking products. Islamic banks can leverage these findings to refine their strategies and further strengthen their appeal within this demographic.

5.3.5 Intention and Ease of Use

The positive findings regarding intention and the ease of use among ROTU members in choosing Islamic banking products suggest that the convenience and user-friendly nature of the products play a significant role in influencing their financial preferences. The study's results, characterized by high mean scores and positive responses, indicate that ROTU members perceive the ease of use of Islamic banking products as a crucial factor contributing to their intention to choose these financial offerings.

The positive correlation between intention and the ease of use implies that ROTU members consider the simplicity and accessibility of Islamic banking products as key determinants in their decision-making process. The high mean scores on questions related to the ease of conducting transactions, recommending the products to others, and the overall user-friendliness demonstrate the perceived positive ease of use of Islamic banking products among ROTU members.

The positive relationship between ease of use and intention suggests that a user-friendly experience contributes to a higher intention among ROTU members to opt for Islamic banking products. The convenience of making transactions, coupled with the willingness to recommend the products, creates a favorable environment for ROTU members to form a positive intention toward the bank's offerings.

To capitalize on these positive findings, Islamic banks should continue to prioritize and enhance the user experience of their products. Investments in user-friendly interfaces, streamlined processes, and educational initiatives to promote the ease of use can further strengthen the link between ease of use and intention among ROTU members. Additionally, targeted communication strategies that emphasize the simplicity and

convenience of Islamic banking products can resonate with the preferences of ROTU members.

In conclusion, the study's results highlight the significance of the ease of use in influencing the intention of ROTU members to choose Islamic banking products. Islamic banks can leverage these findings to refine their user interface, enhance convenience, and align their strategies with the preferences of ROTU members.

5.4 Limitations and Future Research Directions

The study's limitations are like an open window into the challenges encountered and the opportunities for future research since they are acknowledged. The time limits are a noteworthy limitation that restricts the emphasis to ROTU members primarily inside UUM, Sintok, Kedah. Both the results' generalizability and the variety of the ROTU population under consideration are constrained by this constraint. Furthermore, it was difficult to ascertain the exact number of ROTU members in the research region, which affected the sample's general representativeness.

The scope of this study is deliberately confined to an exploratory investigation among ROTU members to determine their intention. While this approach is valuable for initial insights, future research could enhance its empirical foundation by incorporating a more comprehensive sample, involving ROTU members across Malaysia through cross-cultural and cross-country studies. Furthermore, future studies may delve into specific Islamic banking products, gaining a more nuanced understanding of preferences among respondents.

Expanding the scope of future research is crucial, especially by including ROTU

members from diverse religious backgrounds. Non-Muslim ROTU members engaging with Islamic banking products present an intriguing dimension that warrants exploration. Additionally, exploring potential correlations between various independent variables could unveil further implications for influencing the intention to choose Islamic banking products. These considerations provide valuable directions for refining and expanding the scope of research in subsequent studies.

5.5 Recommendation and Summary

The major purpose of this study was to investigate the determinants that influence the intention to utilize Islamic banking products. Key criteria that were taken into consideration for this examination included attitude, social influence, religious obligation, image and reputation, and ease of use, specifically among the ROTU members. The study's findings indicate that all these factors collectively play a significant role in influencing ROTU members' choices of Islamic banking products.

The results underscore the comprehensive impact of these determinants on the decision-making process within the ROTU community, highlighting the multi-faceted nature of their preferences for Islamic banking products.

The positive relationship identified between all independent variables and intention suggests a robust foundation for further enhancing ROTU members' engagement with Islamic banking products. To achieve this, several strategic recommendations are proposed. Firstly, educational initiatives should be implemented to raise awareness and understanding of Islamic banking principles among ROTU members. This educational outreach could encompass sessions on the Shariah-compliant nature of products and the associated benefits.

Additionally, promoting a positive image and reputation of the Islamic bank is crucial. This involves emphasizing ethical and transparent practices, supported by successful testimonials, to build trust and confidence among ROTU members. Enhancing the ease of use of Islamic banking products is equally vital. Continuous improvements to the user experience, the introduction of user-friendly features, and streamlined processes will contribute to making transactions convenient for ROTU members.

Last but not least, introducing incentives and rewards can motivate ROTU members to actively use Islamic banking products. Exclusive offers, discounts, and loyalty programs could serve as effective incentives, encouraging sustained engagement. Implementing these recommendations is expected to fortify the relationship between the Islamic bank and ROTU members, fostering a positive and sustainable intention to continue using Islamic banking products.

5.6 Conclusion

In conclusion, based on observation of the researcher for ROTU members' choices in Islamic banking, several factors come into play. ROTU members generally have a positive attitude toward Islamic finance, and this is influenced by how well banking products align with their values and religious beliefs. The study shows that positive social influences, following religious obligations, a good bank reputation, and finding the financial products easy to use are all reasons contributing to this positive inclination. The reason this is relevant to ROTU is that, as members of a particular group or community, they appear to have similar social influences, religious views, and values because majority of them are Muslims background and for those non-Muslim but still involving with Muslims community. According to the study, in order for Islamic banks to successfully accommodate the preferences of ROTU members and advance

the acceptance of Islamic finance within this community, they must recognise and align with these common aspects.

The crucial need for financial products to align with the ethical and religious values of ROTU members, most of whom are Muslims. The positive reception of Islamic banking principles, safety, and benefits contributes to a favorable attitude, opening the door for potential growth and acceptance within this community. The study underscores the influence of social factors, specifically from family and peers within the Muslim background of ROTU members, illustrating the essential role communal perceptions play in shaping individual choices for Islamic banking. Additionally, the strong link between religious obligation and the intention to choose Islamic banking products focused the importance for Islamic banks to uphold ethical and religious aspects in line with ROTU members' values. The study further highlights the positive bank image and reputation, built on trust, adherence to Shariah principles, and positive endorsements, in shaping ROTU members' intentions. Lastly, the positive connection between intention and the ease of use underscores the significance of a user-friendly experience, prompting Islamic banks to prioritize improvements in interfaces, processes, and communication strategies to effectively cater to the financial preferences of ROTU members. These findings resonate with ROTU's predominantly Muslim composition, emphasizing the cultural, religious, and social factors that influence their financial decisions and attitudes toward Islamic banking.

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APPENDIXES

APPENDIX A: QUESTIONNAIRE



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

TITLE: DETERMINANT OF INTENTION TO USE ISLAMIC BANKING
PRODUCT: A STUDY AMONG RESERVE OFFICER TRAINING UNIT
(ROTU) IN UNIVERSITY UTARA MALAYSIA

Dear respected respondent,

This survey form is distributed for academic purpose of identifying: **Determinant of Intention to Use Islamic Banking Product: A Study Among Reserve Officer Training Unit (ROTU) In University Utara Malaysia**. For your information, all data and information obtained from the respondent are confidential and will only be used for research and academic purposes.

Responden yang dihormati,

Borang kaji selidik ini diedarkan adalah bagi tujuan akademik untuk mengenalpasti: Sebab Penentu Menggunakan Produk Perbankan Islam: Kajian Di Kalangan Pasukan Latihan Pegawai Simpanan (PALAPES) Di Universiti Utara Malaysia. Untuk makluman, semua data dan maklumat yang diperolehi daripada responden adalah sulit dan hanya akan digunakan bagi tujuan penyelidikan dan akademik sahaja.

Sincerely,

NURSHAFIQAH HUMAIRA' BINTI MOHD ROSLI

Master in Islamic Finance & Banking

Universiti Utara Malaysia

Email:nurshafhumaira@gmail.com

Section A: Demographic Information / *Maklumat Demografik*

Please tick and indicate the appropriate answer / *Tandakan dan nyatakan jawapan yang sewajarnya*

1. Gender / *Jantina*

Male / *Lelaki*

Female / *Perempuan*

2. Marital status / *Taraf perkahwinan*

Single / *Bujang*

Married / *Berkahwin*

3. Race / *Bangsa*

Malay / *Melayu*

Chinese / *Cina*

Indian / *India*

Other / *Lain-lain*



4. Age / *Umur*

18-25 Years Old / *18-25 Tahun*

26-33 Years Old / *26-33 Tahun*

34-41 Years Old / *34-41 Tahun*

42-49 Years Old / *42-49 Tahun*

5. Educational background / *Tahap pendidikan*

Degree / *Ijazah Sarjana Muda*

Master / *Sarjana*

Phd / *Doktor Falsafah*

6. Reserve Officer Training Unit (ROTU) / *Pasukan Latihan Pegawai Simpanan (PALAPES)*

- Army / *Darat*
- Navy / *Laut*
- Airforce / *Udara*

7. Rank / *Pangkat*

- Junior Cadet Officer / *Pegawai kadet Rendah*
- Intermediate Cadet Officer / *Pegawai Kadet Pertengahan*
- Senior Cadet Officer / *Pegawai kadet Kanan*
- Young Officer / *Pegawai Muda*
- Instructor / *Jurulatih*
- Volunteer Officer / *Pegawai Sukarela*

8. Do you have any experience in using Islamic banking product? / *Adakah anda mempunyai pengalaman menggunakan produk perbankan Islam?*

- Yes / *Ya*
- No / *Tidak*



Section B – H

Please tick (✓) to the appropriate scale according to your view / *Sila tandakan (✓) pada skala mengikut kesesuaian pandangan anda. Scale / Skala :-*

1	2	3	4	5
Strongly disagree	Disagree	Neutral	Agree	Strongly agree
<i>Sangat tidak setuju</i>	<i>Tidak setuju</i>	<i>Neutral</i>	<i>Setuju</i>	<i>Sangat setuju</i>

Section B: Customer Intention / *Niat Pelanggan*

No	Question	Strongly disagree/ <i>Sangat tidak setuju</i>	Disagree/ <i>Tidak setuju</i>	Neutral/ <i>Neutral</i>	Agree/ <i>Setuju</i>	Strongly agree/ <i>Sangat setuju</i>
1	I am interested to use Islamic banking products / <i>Saya berminat untuk menggunakan produk perbankan Islam.</i>	1	2	3	4	5
2	I am interested to use Islamic banking products in the future / <i>Saya berminat untuk menggunakan produk perbankan islam pada masa akan datang.</i>	1	2	3	4	5
3	I am confident banking products I used is in line with Shariah principles/ <i>Saya yakin produk perbankan Islam yang saya guna adalah patuh Syariah.</i>	1	2	3	4	5
4	I like to use Islamic banking products/ <i>Saya suka menggunakan produk perbankan islam.</i>	1	2	3	4	5
5	I will definitely recommend Islamic banking products to others/ <i>Saya mencadangkan penggunaan produk perbankan islam kepada orang lain.</i>	1	2	3	4	5

Section C: Attitude/ *Sikap*

No	Question	Strongly disagree/ <i>Sangat tidak setuju</i>	Disagree/ <i>Tidak setuju</i>	Neutral/ <i>Neutral</i>	Agree/ <i>Setuju</i>	Strongly agree/ <i>Sangat setuju</i>
1	I am happy using Islamic banking products / <i>Saya gembira menggunakan produk perbankan islam.</i>	1	2	3	4	5
2	I believe that participating in Islamic banking products is a good idea / <i>Saya percaya bahawa</i>	1	2	3	4	5

	<i>mengambil bahagian dalam produk perbankan islam adalah keputusan yang baik.</i>					
3	I believe that participating in Islamic banking products is beneficial and useful / <i>Saya percaya bahawa mengambil bahagian dalam produk perbankan islam adalah bermanfaat dan berguna.</i>	1	2	3	4	5
4	For me, Islamic banking product better than conventional bank products / <i>Bagi saya, produk perbankan islam adalah lebih baik dari produk bank konvensional.</i>	1	2	3	4	5
5	I satisfied using Islamic banking products / <i>Saya berpuas hati menggunakan produk perbankan islam.</i>	1	2	3	4	5

Section D: Social Influence / Pengaruh social

No	Question	Strongly disagree/ <i>Sangat tidak setuju</i>	Disagree/ <i>Tidak setuju</i>	Neutral/ <i>Neutral</i>	Agree/ <i>Setuju</i>	Strongly agree/ <i>Sangat setuju</i>
1	Most people who are close to me think that I have to choose Islamic banking products / <i>Kebanyakan orang yang rapat dengan saya berpendapat saya perlu memilih produk perbankan Islam.</i>	1	2	3	4	5
2	It is expected by others that I should choose Islamic banking products / <i>Adalah diharapkan oleh orang lain bahawa saya harus memilih produk perbankan Islam.</i>	1	2	3	4	5
3	Most people who are important to me think that Islamic banking products is useful / <i>Kebanyakan orang yang penting bagi saya berpendapat bahawa produk perbankan Islam berguna.</i>	1	2	3	4	5
4	Most people who are important to me think that Islamic banking products is beneficial / <i>Kebanyakan orang yang penting bagi saya berpendapat bahawa produk perbankan Islam adalah bermanfaat</i>	1	2	3	4	5
5	Most people assume me familiar with the need of Shariah / <i>Kebanyakan orang menganggap saya sudah biasa dengan keperluan Syariah</i>	1	2	3	4	5

Section E: Religious Obligation / Kewajipan agama

No	Question	Strongly disagree/ Sangat tidak setuju	Disagree/ Tidak setuju	Neutral/ Neutral	Agree/ Setuju	Strongly agree/ Sangat setuju
1	Islamic banking products is in line with an Islamic philosophy of doing banking business / <i>Produk perbankan Islam adalah selaras dengan falsafah Islam dalam menjalankan perniagaan perbankan.</i>	1	2	3	4	5
2	Islamic banking products is based on Islamic principles of business implementation / <i>Produk perbankan Islam adalah berdasarkan prinsip Islam pelaksanaan perniagaan.</i>	1	2	3	4	5
3	An introduction of Islamic banking products is based on al-Quran and Hadith / <i>Pengenalan produk perbankan Islam adalah berdasarkan al-Quran dan Hadis.</i>	1	2	3	4	5
4	Islamic banking products are free from riba / <i>Produk perbankan Islam bebas daripada riba</i>	1	2	3	4	5
5	Islamic banking products is free from fraud / <i>Produk perbankan Islam bebas daripada penipuan</i>	1	2	3	4	5

Section F: Image and Reputation / Imej dan Reputasi

No	Question	Strongly disagree/ Sangat tidak setuju	Disagree/ Tidak setuju	Neutral/ Neutral	Agree/ Setuju	Strongly agree/ Sangat setuju
1	Good Image and Reputation of the Islamic banking influence me to choose their products/ <i>Imej dan reputasi baik perbankan Islam mempengaruhi saya untuk memilih produk mereka</i>	1	2	3	4	5
2	For me, it is safe to use by other religions too/ <i>Bagi saya, ia selamat digunakan oleh agama lain juga</i>	1	2	3	4	5
3	I believe the product by Islamic banking is handle by good bank management/ <i>Saya percaya produk oleh perbankan Islam dikendalikan oleh pengurusan bank yang baik</i>	1	2	3	4	5
4	I will recommend to others of Islamic banking products because of their good reputation / <i>Saya akan mengesyorkan kepada orang lain produk perbankan Islam kerana reputasi baik mereka</i>	1	2	3	4	5

5	Shariah principles make the image and reputation in good condition/ <i>Prinsip Syariah menjadikan imej dan reputasi dalam keadaan baik</i>	1	2	3	4	5
---	---	---	---	---	---	---

Section G: Ease of Use / Kemudahan Penggunaan

No	Question	Strongly disagree/ <i>Sangat tidak setuju</i>	Disagree/ <i>Tidak setuju</i>	Neutral/ <i>Neutral</i>	Agree/ <i>Setuju</i>	Strongly agree/ <i>Sangat setuju</i>
1	For me, using Islamic banking product ease me to make any transaction / <i>Bagi saya, menggunakan produk perbankan Islam memudahkan saya untuk melakukan sebarang transaksi.</i>	1	2	3	4	5
2	For me, I will recommend Islamic banking products to others because of the ease to use / <i>Bagi saya, saya akan mengesyorkan produk perbankan Islam kepada orang lain kerana mudah digunakan.</i>	1	2	3	4	5
3	I will keep using Islamic banking products in future / <i>Saya akan terus menggunakan produk perbankan Islam pada masa hadapan.</i>	1	2	3	4	5
4	I would have no difficulty telling others about the use of Islamic banking products / <i>Saya tidak akan mengalami kesukaran untuk memberitahu lain tentang penggunaan produk perbankan Islam.</i>	1	2	3	4	5
5	Overall, I believe that Islamic banking products is easy to use to all people / <i>Secara keseluruhan, saya percaya bahawa produk perbankan Islam adalah mudah untuk digunakan untuk semua orang.</i>	1	2	3	4	5

Section H: Open Ended Question

No	Question	Opinion
1	What is your view on the products offered by Islamic banking? / <i>Apakah pandangan anda tentang produk-produk yang ditawarkan oleh perbankan islam?</i>	

Thank you / Terima kasih

APPENDIX B: FACTOR ANALYSIS

Customer Intention:

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.869
Bartlett's Test of Sphericity	Approx. Chi-Square	1038.326
	df	10
	Sig.	<.001

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.755	75.100	75.100	3.755	75.100	75.100
2	.427	8.534	83.634			
3	.330	6.600	90.234			
4	.295	5.904	96.138			
5	.193	3.862	100.000			

Extraction Method: Principal Component Analysis.

Attitude:

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.742	74.834	74.834	3.742	74.834	74.834
2	.362	7.233	82.067			
3	.328	6.564	88.631			
4	.313	6.258	94.889			
5	.256	5.111	100.000			

Extraction Method: Principal Component Analysis.

Social influence:

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.899
Bartlett's Test of Sphericity	Approx. Chi-Square	1251.335
	df	10
	Sig.	<.001

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.982	79.643	79.643	3.982	79.643	79.643
2	.353	7.054	86.697			
3	.269	5.385	92.082			
4	.216	4.320	96.403			
5	.180	3.597	100.000			

Extraction Method: Principal Component Analysis.

Religious Obligation:

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.874
Bartlett's Test of Sphericity	Approx. Chi-Square	963.669
	df	10
	Sig.	<.001

Component	Total	Initial Eigenvalues		Extraction Sums of Squared Loadings		
		% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.661	73.229	73.229	3.661	73.229	73.229
2	.444	8.884	82.113			
3	.385	7.693	89.806			
4	.309	6.188	95.995			
5	.200	4.005	100.000			

Extraction Method: Principal Component Analysis.

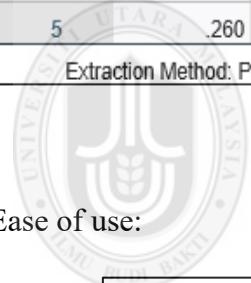
Image and reputation:

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.880
Bartlett's Test of Sphericity	Approx. Chi-Square	871.852
	df	10
	Sig.	<.001

Total Variance Explained						
Component	Total	Initial Eigenvalues		Extraction Sums of Squared Loadings		
		% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.565	71.301	71.301	3.565	71.301	71.301
2	.447	8.947	80.249			
3	.434	8.677	88.925			
4	.294	5.876	94.802			
5	.260	5.198	100.000			

Extraction Method: Principal Component Analysis.

Ease of use:



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KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.869
Bartlett's Test of Sphericity	Approx. Chi-Square	1245.004
	df	10
	Sig.	<.001

Total Variance Explained						
Component	Total	Initial Eigenvalues		Extraction Sums of Squared Loadings		
		% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.953	79.065	79.065	3.953	79.065	79.065
2	.370	7.401	86.466			
3	.287	5.735	92.201			
4	.242	4.845	97.046			
5	.148	2.954	100.000			

Extraction Method: Principal Component Analysis.

APPENDIX C: RELIABILITY TEST

Customer Intention: (Pilot test & Field Test)

Reliability Statistics	
Cronbach 's Alpha	N of Items
.960	5

Reliability Statistics	
Cronbach 's Alpha	N of Items
.916	5

Attitude: (Pilot test & Field Test)

Reliability Statistics	
Cronbach 's Alpha	N of Items
.976	5

Reliability Statistics	
Cronbach 's Alpha	N of Items
.915	5

Social influence: (Pilot test & Field Test)

Reliability	
Statistics	
Cronbach 's Alpha	N of Items
.984	5

Reliability	
Statistics	
Cronbach 's Alpha	N of Items
.935	5



Religious Obligation: (Pilot test & Field Test)

Reliability	
Statistics	
Cronbach 's Alpha	N of Items
.981	5

Reliability	
Statistics	
Cronbach 's Alpha	N of Items
.908	5

Image and reputation: (Pilot test & Field Test)

Reliability Statistics	
Cronbach 's Alpha	N of Items
.973	5

Reliability Statistics	
Cronbach 's Alpha	N of Items
.898	5

Ease of use: (Pilot test & Field Test)



Reliability Statistics	
Cronbach 's Alpha	N of Items
.988	5

Reliability Statistics	
Cronbach 's Alpha	N of Items
.933	5

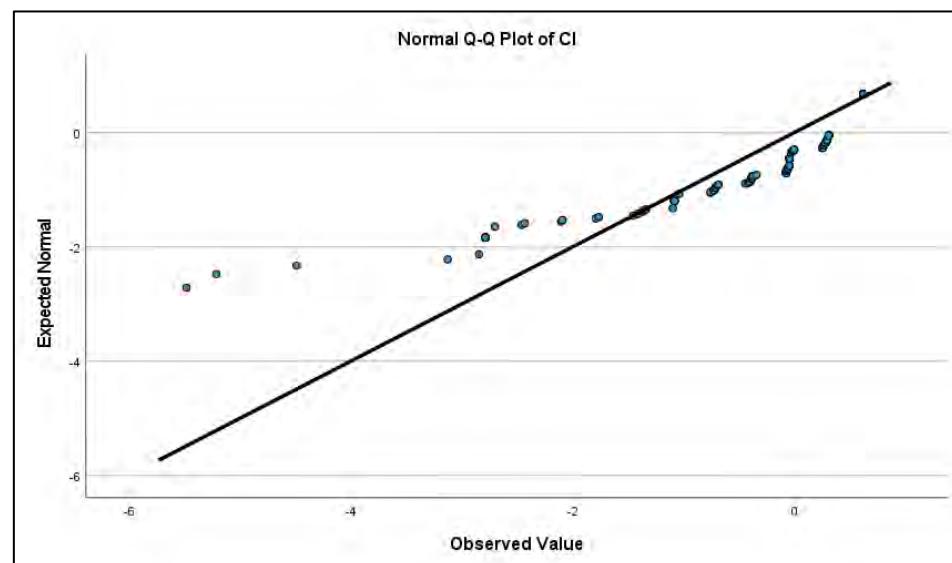
APPENDIX D: NORMALITY TEST

Customer Intention:

Descriptives			
		Statistic	Std. Error
CI	Mean	.0000000	.05773503
	95% Confidence Interval for Mean	Lower Bound	-.1136185
		Upper Bound	.1136185
	5% Trimmed Mean	.1465634	
	Median	.4668070	
	Variance	1.000	
	Std. Deviation	1.0000000	
	Minimum	-5.48172	
	Maximum	.62301	
	Range	6.10472	
	Interquartile Range	.69550	
	Skewness	-2.450	.141
	Kurtosis	7.217	.281

Tests of Normality						
Kolmogorov-Smirnov ^a			Shapiro-Wilk			
	Statistic	df	Sig.	Statistic	df	Sig.
CI	.267	300	<.001	.669	300	<.001

a. Lilliefors Significance Correction

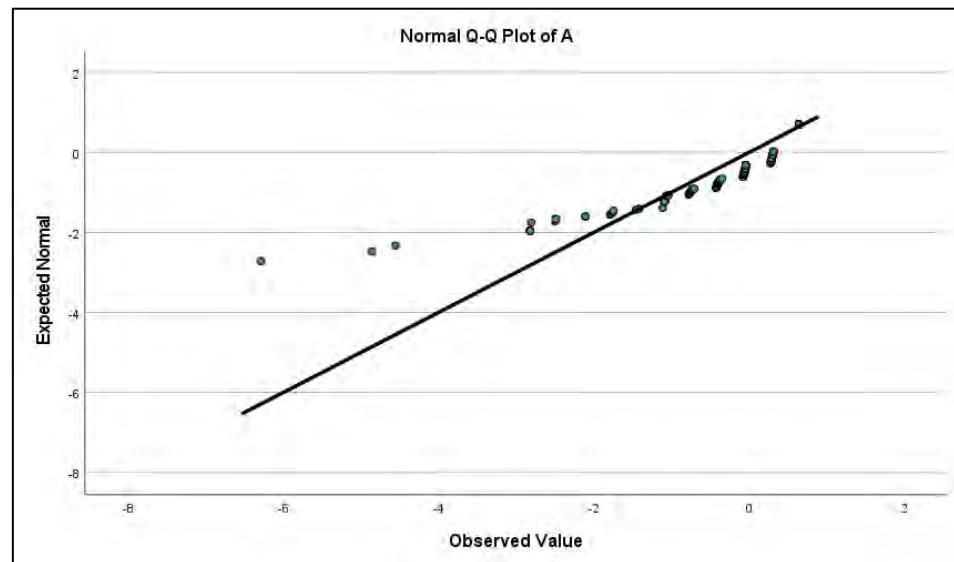


Attitude:

Descriptives			
		Statistic	Std. Error
A	Mean	.0000000	.05773503
	95% Confidence Interval for Mean	Lower Bound Upper Bound	-.1136185 .1136185
	5% Trimmed Mean	.1439427	
	Median	.3131202	
	Variance	1.000	
	Std. Deviation	1.0000000	
	Minimum	-6.28831	
	Maximum	.64522	
	Range	6.93353	
	Interquartile Range	1.01414	
	Skewness	-2.520	.141
	Kurtosis	8.527	.281

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
A	.259	300	<.001	.684	300	<.001

a. Lilliefors Significance Correction

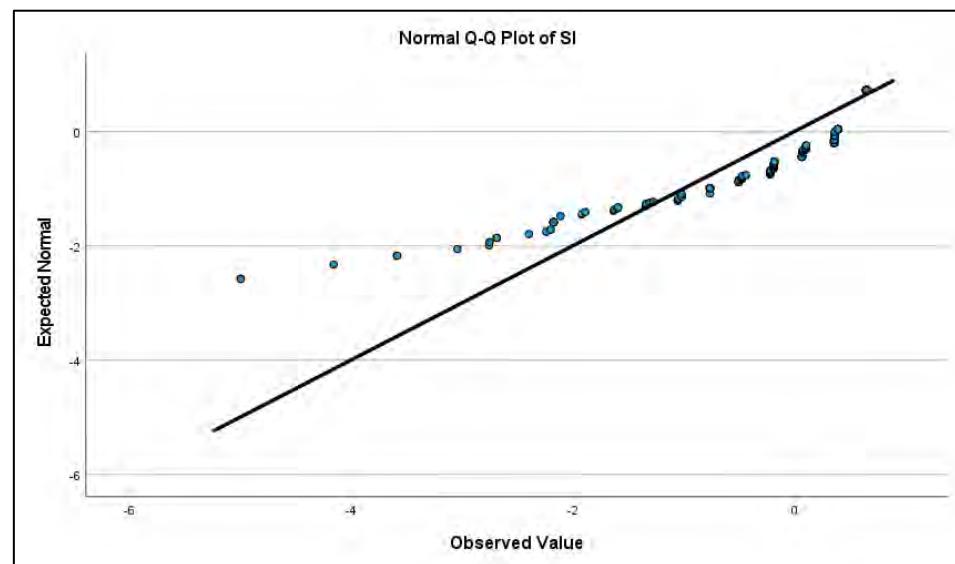


Social influence:

Descriptives			
		Statistic	Std. Error
SI	Mean	.0000000	.05773503
	95% Confidence Interval for Mean	Lower Bound Upper Bound	-.1136185 .1136185
	5% Trimmed Mean	.1356393	
	Median	.3790954	
	Variance	1.000	
	Std. Deviation	1.0000000	
	Minimum	-4.99269	
	Maximum	.65045	
	Range	5.64315	
	Interquartile Range	.86323	
	Skewness	-2.228	.141
	Kurtosis	5.674	.281

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
SI	.258	300	<.001	.696	300	<.001

a. Lilliefors Significance Correction



Religious Obligation:

Descriptives			
		Statistic	Std. Error
RO	Mean	.0000000	.05773503
	95% Confidence Interval for Mean	Lower Bound Upper Bound	-.1136185 .1136185
	5% Trimmed Mean	.1362745	
	Median	.3148100	
	Variance	1.000	
	Std. Deviation	1.0000000	
	Minimum	-6.00648	
	Maximum	.65701	
	Range	6.66348	
	Interquartile Range	.71185	
	Skewness	-2.305	.141
	Kurtosis	6.872	.281

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
RO	.256	300	<.001	.697	300	<.001

a. Lilliefors Significance Correction

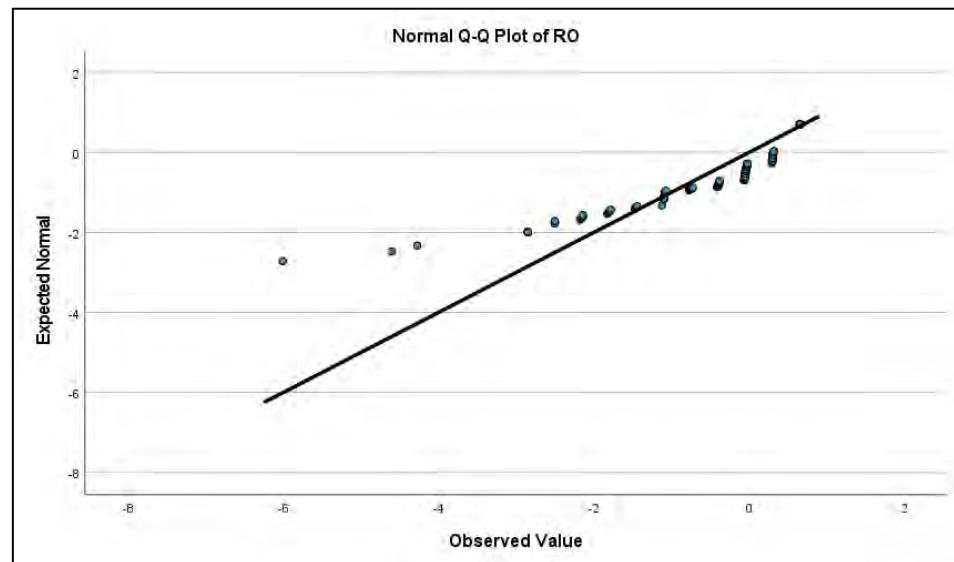
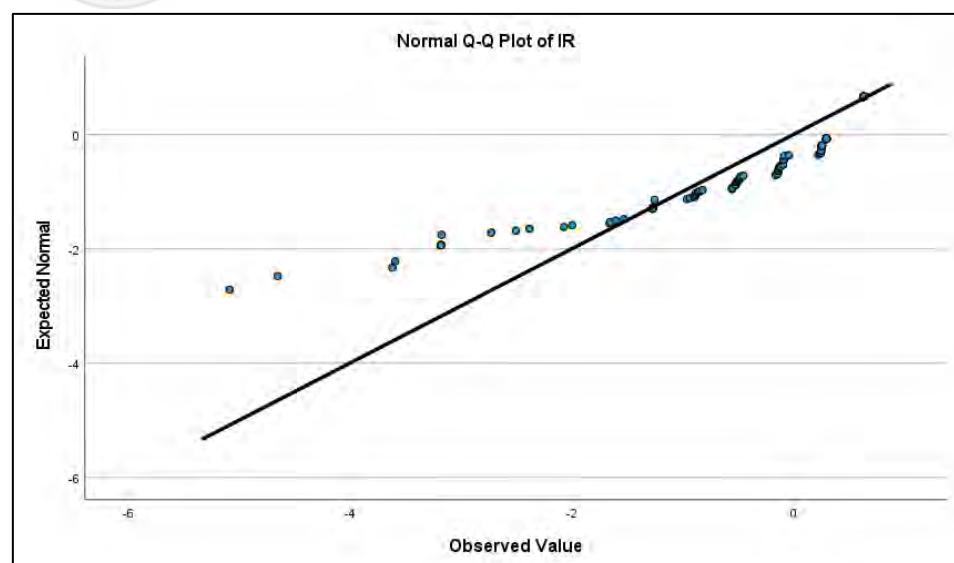


Image and reputation:

Descriptives			
		Statistic	Std. Error
IR	Mean	.0000000	.05773503
	95% Confidence Interval for Mean	Lower Bound Upper Bound	-.1136185 .1136185
	5% Trimmed Mean	.1496437	
	Median	.6370674	
	Variance	1.000	
	Std. Deviation	1.0000000	
	Minimum	-5.08499	
	Maximum	.63707	
	Range	5.72206	
	Interquartile Range	.77837	
	Skewness	-2.259	.141
	Kurtosis	5.682	.281

Tests of Normality							
Kolmogorov-Smirnov ^a			Shapiro-Wilk				
	Statistic	df	Sig.		Statistic	df	Sig.
IR	.262	300	<.001		.684	300	<.001

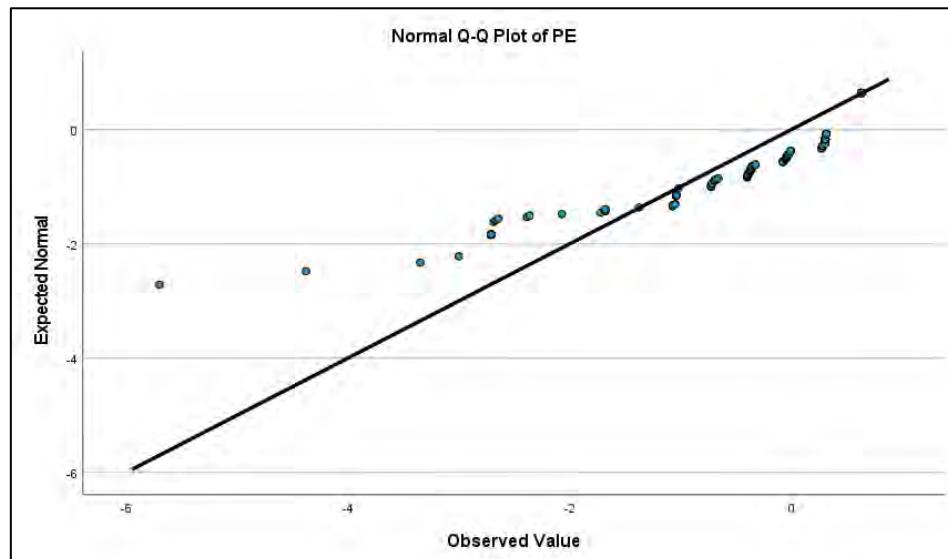
a. Lilliefors Significance Correction



Ease of use:

Descriptives			
		Statistic	Std. Error
PE	Mean	.0000000	.05773503
	95% Confidence Interval for Mean	Lower Bound Upper Bound	-.1136185 .1136185
	5% Trimmed Mean	.1360344	
	Median	.6309987	
	Variance	1.000	
	Std. Deviation	1.0000000	
	Minimum	-5.69735	
	Maximum	.63100	
	Range	6.32835	
	Interquartile Range	.98719	
	Skewness	-2.200	.141
	Kurtosis	5.630	.281

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
PE	.264	300	<.001	.683	300	<.001
a. Lilliefors Significance Correction						



APPENDIX E: DESCRIPTIVE ANALYSIS

Customer Intention:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
CI1	300	1	5	4.73	.641
CI2	300	1	5	4.61	.688
CI3	300	1	5	4.59	.714
CI4	300	1	5	4.58	.706
CI5	300	2	5	4.65	.645
Valid N (listwise)	300				

Attitude:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
A1	300	1	5	4.69	.698
A2	300	1	5	4.64	.630
A3	300	1	5	4.64	.652
A4	300	1	5	4.60	.669
A5	300	1	5	4.56	.689
Valid N (listwise)	300				

Social influence:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
SI1	300	1	5	4.58	.804
SI2	300	1	5	4.52	.791
SI3	300	1	5	4.53	.777
SI4	300	1	5	4.54	.764
SI5	300	1	5	4.52	.840
Valid N (listwise)	300				

Religious Obligation:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
RO1	300	1	5	4.68	.677
RO2	300	1	5	4.62	.677
RO3	300	2	5	4.59	.651
RO4	300	1	5	4.62	.676
RO5	300	1	5	4.61	.653
Valid N (listwise)	300				

Image and reputation:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
IR1	300	1	5	4.74	.599
IR2	300	2	5	4.66	.587
IR3	300	2	5	4.66	.616
IR4	300	1	5	4.60	.674
IR5	300	1	5	4.65	.633
Valid N (listwise)	300				

Ease of use:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
PE1	300	1	5	4.68	.698
PE2	300	1	5	4.59	.719
PE3	300	1	5	4.63	.648
PE4	300	1	5	4.58	.682
PE5	300	2	5	4.63	.628
Valid N (listwise)	300				

APPENDIX F: T-TEST AND ANOVA ANALYSIS

Gender:

Descriptive Statistics							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Gender	300	1	1	2	1.44	.497	.247
Valid N (listwise)	300						

ANOVA						
CI	Sum of Squares	df	Mean Square	F	Sig.	
Between Groups	5.565	1	5.565	5.651	.018	
Within Groups	293.435	298	.985			
Total	299.000	299				

Age:

Descriptive Statistics							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Age	300	3	1	4	1.45	.655	.429
Valid N (listwise)	300						

ANOVA						
CI	Sum of Squares	df	Mean Square	F	Sig.	
Between Groups	22.649	3	7.550	8.086	<.001	
Within Groups	276.351	296	.934			
Total	299.000	299				

Multiple Comparisons						
Dependent Variable: CI					95% Confidence Interval	
(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
18-25 Years Old / 18-25 Tahun	26-33 Years Old / 26-33 Tahun	-.54183822*	.12469602	<.001	-.8640134	-.2196630
	34-41 Years Old / 34-41 Tahun	-.63814646*	.22225629	.023	-1.2123866	-.0639064
	42-49 Years Old / 42-49 Tahun	-.83216544	.68684026	.620	-2.6067439	.9424130
26-33 Years Old / 26-33 Tahun	18-25 Years Old / 18-25 Tahun	.54183822*	.12469602	<.001	.2196630	.8640134
	34-41 Years Old / 34-41 Tahun	-.09630825	.23466441	.977	-.7026070	.5099905
	42-49 Years Old / 42-49 Tahun	-.29032723	.69095519	.975	-2.0755373	1.4948829
34-41 Years Old / 34-41 Tahun	18-25 Years Old / 18-25 Tahun	.63814646*	.22225629	.023	.0639064	1.2123866
	26-33 Years Old / 26-33 Tahun	.09630825	.23466441	.977	-.5099905	.7026070
	42-49 Years Old / 42-49 Tahun	-.19401898	.71502995	.993	-2.0414307	1.6533927
42-49 Years Old / 42-49 Tahun	18-25 Years Old / 18-25 Tahun	.83216544	.68684026	.620	-.9424130	2.6067439
	26-33 Years Old / 26-33 Tahun	.29032723	.69095519	.975	-1.4948829	2.0755373
	34-41 Years Old / 34-41 Tahun	.19401898	.71502995	.993	-1.6533927	2.0414307

* The mean difference is significant at the 0.05 level.

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Educational background:

Descriptive Statistics						
	N	Range	Minimum	Maximum	Mean	Std. Deviation
Educationalbackground	300	4	1	5	1.56	.873
Valid N (listwise)	300					

ANOVA						
CI	Sum of Squares	df	Mean Square	F	Sig.	
Between Groups	12.430	4	3.107	3.199	.014	
Within Groups	286.570	295	.971			
Total	299.000	299				

Multiple Comparisons						
Dependent Variable: CI					95% Confidence Interval	
(I)	(J)	Mean Difference (I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
Degree / Ijazah Sarjana Muda	Diploma/ Matriculation/ Foundation/ STPM	-.20466777	.13246679	.534	-.5682527	.1589171
	Malaysian Certificate of Education / Sijil Pelajaran Malaysia (SPM)	-.59460209	.21791461	.052	-1.1927178	.0035136
	Master / Sarjana	-.67375246	.35591990	.323	-1.6506547	.3031498
	Phd / Doktor Falsafah	-.68376811	.44669430	.543	-1.9098211	.5422849
Diploma/ Matriculation/ Foundation/ STPM	Degree / Ijazah Sarjana Muda	.20466777	.13246679	.534	-.1589171	.5682527
	Malaysian Certificate of Education / Sijil Pelajaran Malaysia (SPM)	-.38993431	.23352162	.454	-1.0308869	.2510183
	Master / Sarjana	-.46908468	.36568366	.702	-1.4727858	.5346164
	Phd / Doktor Falsafah	-.47910034	.45451222	.830	-1.7266114	.7684107
Malaysian Certificate of Education / Sijil Pelajaran Malaysia (SPM)	Degree / Ijazah Sarjana Muda	.59460209	.21791461	.052	-.0035136	1.1927178
	Diploma/ Matriculation/ Foundation/ STPM	.38993431	.23352162	.454	-.2510183	1.0308869
	Master / Sarjana	-.07915037	.40455391	1.000	-1.1895396	1.0312389
	Phd / Doktor Falsafah	-.08916602	.48633393	1.000	-1.4240189	1.2456869
Master / Sarjana	Degree / Ijazah Sarjana Muda	.67375246	.35591990	.323	-.3031498	1.6506547
	Diploma/ Matriculation/ Foundation/ STPM	.46908468	.36568366	.702	-.5346164	1.4727858
	Malaysian Certificate of Education / Sijil Pelajaran Malaysia (SPM)	.07915037	.40455391	1.000	-1.0312389	1.1895396
	Phd / Doktor Falsafah	-.01001566	.56188334	1.000	-1.5522309	1.5321996
Phd / Doktor Falsafah	Degree / Ijazah Sarjana Muda	.68376811	.44669430	.543	-.5422849	1.9098211
	Diploma/ Matriculation/ Foundation/ STPM	.47910034	.45451222	.830	-.7684107	1.7266114
	Malaysian Certificate of Education / Sijil Pelajaran Malaysia (SPM)	.08916602	.48633393	1.000	-1.2456869	1.4240189
	Master / Sarjana	.01001566	.56188334	1.000	-1.5321996	1.5522309

APPENDIX G: PEARSON CORRELATION

Correlations						
	CI	A	SI	RO	IR	PE
CI	Pearson Correlation	1	.890**	.807**	.747**	.804**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001
	N	300	300	300	300	300
A	Pearson Correlation	.890**	1	.811**	.801**	.840**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001
	N	300	300	300	300	300
SI	Pearson Correlation	.807**	.811**	1	.790**	.728**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001
	N	300	300	300	300	300
RO	Pearson Correlation	.747**	.801**	.790**	1	.863**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001
	N	300	300	300	300	300
IR	Pearson Correlation	.804**	.840**	.728**	.863**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	
	N	300	300	300	300	300
PE	Pearson Correlation	.839**	.871**	.763**	.783**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	
	N	300	300	300	300	300

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

APPENDIX H: MULTIPLE REGRESSION

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	248.078	5	49.616	286.456	<.001 ^b
	Residual	50.922	294	.173		
	Total	299.000	299			

a. Dependent Variable: CI
b. Predictors: (Constant), PE, SI, RO, IR, A

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-3.388E-16	.024		.000	1.000
	A	.494	.059	.494	8.426	<.001
	SI	.255	.046	.255	5.579	<.001
	RO	-.139	.054	-.139	-2.579	.010
	IR	.175	.058	.175	3.005	.003
	PE	.175	.055	.175	3.209	.001

a. Dependent Variable: CI

Residuals Statistics ^a					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-5.2624707	.7092695	.0000000	.91087404	300
Residual	-2.20376015	2.00319815	.00000000	.41268448	300
Std. Predicted Value	-5.777	.779	.000	1.000	300
Std. Residual	-5.295	4.813	.000	.992	300

a. Dependent Variable: CI



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