

**A STUDY ON THE CUSTOMER'S ACCEPTANCE TOWARDS ISLAMIC  
BANKING PRODUCT AMONG NON-MUSLIM IN DUAL BANKING SYSTEM**

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## ABSTRAK

### KAJIAN KE ATAS PENERIMAAN PELANGGAN TERHADAP PRODUK-PRODUK PERBANKAN ISLAM DI KALANGAN PELANGGAN BUKAN BERAGAMA ISLAM DALAM *DUAL BANKING SYSTEM*

Perbankan Islam memberikan pilihan kepada pelanggan sama ada kepada masyarakat beragama Islam mahupun bukan beragama Islam untuk memilih sistem yang mereka rasakan mudah dan mempunyai keunikan untuk melakukan transaksi. Menurut laporan yang diberikan, peratusan masyarakat bukan beragama Islam yang memilih produk perbankan Islam semakin meningkat setiap tahun. Bagaimanakah masyarakat bukan Islam ini terfikir untuk memilih produk perbankan ini? Kajian ini menganalisa tingkat penerimaan pelanggan terhadap produk perbankan Islam dalam kalangan masyarakat bukan beragama Islam yang mana ditawarkan secara *Dual Banking System* oleh Bank Konvensional melalui empat faktor termasuk pengetahuan, pemahaman, kesedaran, dan persepsi. Malaysia adalah negara yang mempunyai masyarakat majmuk tetapi peratusan masyarakat beragama Islam adalah lebih tinggi berbanding dengan bangsa lain (Cina dan India). Masyarakat bukan beragama Islam dipilih sebagai responden dalam kajian ini adalah kerana ingin mengetahui apa faktor yang mendorong mereka memilih perbankan Islam sedangkan mereka mempunyai pilihan untuk produk perbankan konvensional. Di akhir kajian, pembaca dapat menentukan sama ada wujud atau tidak hubungan antara beberapa faktor yang mendorong pelanggan bukan beragama Islam dengan penerimaan mereka terhadap perbankan Islam. Seramai 140 pelanggan bukan beragama Islam terlibat dalam pengumpulan data. Semua responden ini adalah pelanggan yang memilih produk perbankan Islam di Bank Konvensional sekitar Changlun, Jitra, dan Alor Setar. Pemilihan secara rawak dilakukan untuk mendapatkan sampel kajian. Beberapa sesi temuramah secara tidak formal juga dilakukan dalam proses pengumpulan data. Data dianalisis dengan perisian SPSS. Kedapatan kajian ini menunjukkan bahawa terdapat hubungan yang signifikan antara pengetahuan pelanggan, pemahaman pelanggan, persepsi positif pelanggan, dan tahap kesedaran antara para pelanggan bukan beragama Islam dan penerimaan terhadap produk perbankan Islam.

## **ABSTRACT**

### **A STUDY ON THE CUSTOMER ACCEPTANCE TOWARDS ISLAMIC BANKING PRODUCTS AMONG NON-MUSLIM IN DUAL BANKING SYSTEM**

Islamic Bank gives the optional for customers either Muslim or non-Muslim to choose what type of products that made them convenience to have. According to the reports provided, the percentage of non-Muslim that prefers Islamic banking products is increasing every year. How non-Muslim communities can is thought to select banking products? This study will analyze the level of customers acceptance towards the IBP among non-Muslim that offered by IBS and the relationship with four factors including knowledge, understanding, awareness, and perception. Malaysia is a multicultural country but the percentage of Muslims is higher compare to other races (Chinese and Indian). Although, they have option to conventional banking products, but they still choosing IBP as their choices. At last of study, readers could be determining the relationship between few factors that drives non-Muslim customers with their acceptance on IBP. The factors are including customer's knowledge, customer's understanding, customer's positive perception, and the level of awareness perceived among non-Muslim customers. Researchers have carried out some analysis on information collected from 140 non-Muslim customers who have engaged with the Islamic banking products in Dual Banking System offered by conventional banks around Changlun, Jitra, and Alor Setar. The selection of samples was based on convenience and these customers were randomly picked. The data were collected through self-administered questionnaires distributed by researcher. A series of interview with banks personnel and customers were also conducted. The data was analyzed by SPSS system. Then, the finding of this study showed that there are significance relationship between customer's knowledge, customer's understanding, customer's positive perception, and the level of awareness perceived among non-Muslim customers and acceptance towards of IBP and services among non-Muslim.

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## **LIST DEFINITION OF ABBREVIATION**

<b>BNM</b>	<b>Bank Negara Malaysia</b>
<b>BBA</b>	<b>Bai' Bithaman Ajil</b>
<b>BIMB</b>	<b>Bank Islam Malaysia Berhad</b>
<b>BMMB</b>	<b>Bank Muamalat Malaysia Berhad</b>
<b>IB</b>	<b>Islamic Banking</b>
<b>IBP</b>	<b>Islamic Banking Product</b>
<b>IBS</b>	<b>Islamic Banking System</b>
<b>IFBS</b>	<b>Interest Free Banking System</b>
<b>IW</b>	<b>Islamic Window</b>
<b>PLS</b>	<b>Profit Loss Sharing</b>
<b>UUM</b>	<b>Universiti Utara Malaysia</b>
<b>SPSS</b>	<b>Statistical Package for Social Science</b>



## **CHAPTER ONE**

### **BACKGROUND OF THE STUDY**

#### **1.1 Introduction**

This chapter presents about the basic knowledge of this study. It will be the detail explanation about the background of the research, problem statement, objective of the study, research questions, justification of study, scope of the study, significance of the study, and the conclusion.

#### **1.2 Background of the Research**

##### **1.2.1 History of Islamic Banking in Malaysia**

Banks play an important and active role in the economic development of a country. The history of development Islamic banking (IB) in Malaysia started on 1970's. An idea came from the representatives of Egypt and Pakistan in the meeting between foreign ministers of Islamic countries in 1971. The step of the development was continued by many researches that brought to finance ministers of Islamic Countries on December 1973. On 1974, *Yang Teramat Mulia*

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