

**THE MODERATING EFFECTS OF GOVERNMENT
SUPPORT AND RELIGIOUS OBLIGATIONS ON THE
RELATIONSHIP BETWEEN SERVICE QUALITY,
KNOWLEDGE AND AWARENESS OF ISLAMIC
BANKING SYSTEM AND THE INTENTION TO
SUBSCRIBE THE SYSTEM IN LIBYA**

KHAIRI MOHAMED OMAR

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IN LIBYA**

By

KHAIRI MOHAMED OMAR

**A Dissertation Submitted to
Othman Yeop Abdullah Graduate School of Business,
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in Partial Fulfillment of the Requirement for the Degree of Business Administration**

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ABSTRACT

This study investigates the moderating effects of both the government support and religious obligations on the relationship of the service quality of CARTER'S model, knowledge and awareness of the Islamic banking system towards the intention to subscribe to the Islamic banking system in the Libyan banking sector. The study looks into the potential causes behind the delay in implementing the full-fledged Islamic banking system in Libya. The study reports the results of the surveys that were conducted among Libyan bank clients/customers. Using the primary data collection method, 384 questionnaires were distributed to the targeted respondents comprising Libyan Islamic banking subscribers and conventional banks from three main states in Libya. Only 226 (58.9 %) questionnaires were returned and analyzed using Structural Equation Modeling (SEM). The study proposed two direct relationships and two moderating effects in the structural model. The findings revealed that government support and religious obligations were significant predictors of behavioral intention to subscribe to the Islamic banking system where the significant influence of the overall service quality dimensions of the CARTER model and knowledge and awareness of Islamic banking in the Libyan context fund existed. The study supported the premises of the CARTER model confirming the importance of government support for any successful strategy implementation planning. These findings, therefore, strongly suggest that the CARTER model should be developed prior to any strategy implementation planning. The findings also indicated that it (CARTER model) is a valid model in predicting customer behavioral intention.

Keywords: intention, Islamic banking system, CARTER'S model, religious obligation, Libya.

ABSTRAK

Kajian ini mengkaji kesan interaksi di antara sokongan kerajaan dan kewajipan agama ke atas hubungan antara kualiti perkhidmatan Model CARTER, pengetahuan dan kesedaran ke atas sistem perbankan Islam terhadap niat untuk memilih perbankan Islam di Libya. Selain itu, kajian ini turut melihat faktor yang berpotensi untuk menjadi penyebab kepada kelewatan pelaksanaan sistem perbankan Islam di Libya. Kajian ini melaporkan keputusan kaji selidik yang diambil daripada pelanggan-pelanggan bank di Libya. Dengan menggunakan data primer, sebanyak 384 borang kaji selidik telah diedarkan kepada responden yang terdiri daripada kalangan pelanggan bank Islam dan konvensional dari tiga negeri utama di Libya. Sebanyak 226 (58.9%) borang kaji selidik yang berjaya diperoleh dan kemudian dianalisis menggunakan Model Persamaan Struktural (SEM). Kajian ini mencadangkan dua kesan langsung dan dua kesan moderator dalam model berkenaan. Analisis kajian mendapati bahawa sokongan kerajaan dan kewajipan agama merupakan peramal yang signifikan terhadap tingkah laku niat pelanggan untuk menyertai sistem perbankan Islam. Tambahan pula, terdapat hubungan di antara keseluruhan dimensi kualiti perkhidmatan Model CARTER dan pengetahuan dan kesedaran ke atas sistem perbankan Islam terhadap niat untuk memilih perbankan Islam warga Libya. Kajian ini menyokong Model CARTER yang mengesahkan kepentingan sokongan kerajaan dalam memastikan perancangan pelaksanaan strategi yang berjaya. Oleh itu, dapatan kajian mencadangkan bahawa Model CARTER perlu dibangunkan sebelum membuat sebarang perancangan pelaksanaan strategi. Dapatan kajian ini juga mendapati bahawa Model CARTER adalah model yang sah dalam meramal niat tingkah laku pelanggan.

Kata Kunci: niat, sistem perbankan Islam, model CARTER, kewajipan agama, Libya.

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LIST OF ABBREVIATIONS

AMOS	Analysis of Moment Structures
AVE	Average Variance Extracted
CARTER	Compliance, Assurance, Reliability, Tangibility, Empathy and Responsiveness.
CBL	Central Bank of Libyan
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CR	Composite Reliability
DF	Degree of Freedom Ratio
EFA	Exploratory Factor Analysis
GOFI	Goodness of Fit Index
GS	Government Support
IAIB	International Association of Islamic Banks
IBS	Islamic Banking System
IFI	Islamic Financial Institutions
IFI	Incremental Fit Index
IMF	International Monetary Fund
INT	Intention to Subscribe the Islamic Banking System
KU	Knowledge and Awareness of the Islamic Banking System
LISREL	Linear Structural Relationships
MLE	Maximum Likelihood Estimation
PLS	Profit Loss Sharing
R2	R-squared values
RMSR	Root Mean Square Residual

RO	Religious Obligations
SCFS	Shariah Compliant Finance System
SEM	Structural Equation Modelling
SERVQUAL	Service Quality
SMC	Squared Multiple Correlation
SPSS	Statistical Package for the Social Sciences
SPV	Special Purpose Vehicle
TLI	Tucker-Lewis Index
VE	Variance Extracted
WTO	World Trade Organization

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The Islamic Banking System (IBS) is a financial system which is governed by Islamic law (Shariah) principles, where the basic sources of Shariah are the Quran and the Sunna, which are followed by the consensus of the jurists and interpreters (scholars) of Islamic law. The central feature of the IBS is the prohibition in the Quran of the payment and receipt of interest usury (Riba). The strong disapproval of interest by Islam and the vital role of interest in modern commercial banking systems led Muslim thinkers to explore ways and means by which commercial banking could be organized on an interest-free basis.

Basically, unlike conventional finance system, IBS undertakes its operations with no paying either receiving any Riba “Interest”. However, the first developed of IBS was in the 1950s and lead to the establishment of the first generation of the Shariah compliant investment banks in Egypt. While, in the Malaysia case, it appeared to start in the early 1960s with what is called Tabung Haji (saving box to perform the Haji) (Abdullah, 2011; Marketplace, 2015; Nasser & Muhammed, 2013; Wikipedia, 2010). Whereas, Dubai Islamic Bank established in 1974 as the leading private interest free bank; and since then, the idea of the IBS has turned out to be widespread. According to the Banker website, (2010) the amount of the Shariah compliance finance system organization “Institutions/ banks” around the globe goes above 500.

Furthermore, the current global vicissitudes in the global economy, the revolutions in the information technology industry, as well as the globalization, causing in dramatic changes in world trade, placed pressures on businesses in general and banks/financial

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