

**ANTECEDENTS FACTORS IN CUSTOMER  
LOYALTY AMONG DEPOSITORS IN TABUNG HAJI  
MALAYSIA IN SELANGOR**

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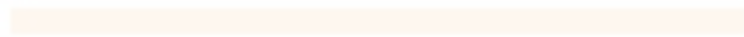
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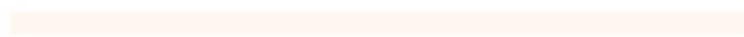
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A thesis submitted in fulfillment of the requirements for the degree of  
Business administration (Islamic banking and Finance)

**Faculty of Entrepreneurship and Business  
UNIVERSITI MALAYSIA KELANTAN**

2024

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ACKNOWLEDGEMENT

First, we would like to sincerely thank our primary supervisor Pn. Farah Hanan Binti Muhamad and Dr. Nurhaiza Nordin our examiner have spent their time offering general direction and perceptive counsel, coming up with diverse and extensive ideas, making pertinent remarks, and serving as a source of inspiration and encouragement throughout the process of finishing this entire research project. As the research progresses, a lot of new information can be learned and also obtained related to the topic under study.

Additionally, we would like to convey our gratitude to each and every one of the group members who contributed to the accomplishment of this research project despite the numerous difficulties and barriers encountered. This study endeavour could not have been finished in a timely manner without the assistance and cooperation received. Next, we would like to thank our family and friends for giving us the motivation to complete the assignment and providing the internet network so that we could find important data for our research. Without their generosity, it's possible that we would not have been able to finish this research paper by the deadline. Finally, we want to express our sincere gratitude to God Almighty for providing us with endless motivation and persistence to.

TABLE OF CONTENT

CHAPTER 1: INTRODUCTION ..... 1

1.1 Background of the Study ..... 1

1.2 Problem Statement ..... 3

1.3 Research Question ..... 5

1.4 Research Objectives ..... 5

1.5 Scope of the Study ..... 6

1.6 Significance of Study ..... 6

1.7 Definition of Term ..... 7

1.7.1 Customer Satisfaction ..... 7

1.7.2 Service Quality ..... 7

1.7.3 Trust ..... 8

1.8. Organization of the Thesis ..... 8

CHAPTER 2: LITERATURE REVIEW ..... 10

2.1 Introduction ..... 10

2.2 Underpinning Theory ..... 10

2.3 Previous Studies ..... 11

2.3.1 Customer Loyalty ..... 11

2.3.2 Customer Satisfaction ..... 12

2.3.3 Service Quality ..... 14

2.3.4 Trust ..... 15

2.4 Hypothesis Statement ..... 16

2.5 Conceptual Framework ..... 17

2.6 Summary / Conclusion ..... 17

CHAPTER 3: RESEARCH METHODS ..... 18

3.1 Introduction ..... 18

3.2 Research Design ..... 18

3.3 Data Collection Methods ..... 19

3.4 Study Population ..... 19

3.5 Sample Size ..... 19

3.6 Sampling Techniques ..... 20

3.7 Research Instrument Development ..... 21

3.8 Measurement of the Variables ..... 24

3.8.1 Nominal Scale ..... 25

3.8.2 Ordinal Scale ..... 25

3.8.3 Interval Scale ..... 26

3.8.4 Ratio Scale ..... 26

3.9 Procedure for Data Analysis ..... 27

3.9.1 Data Analysis Using SPSS ..... 27

3.9.2 Descriptive Analysis ..... 28

## FACULTY ENTREPRENEURSHIP AND BUSINESS

3.9.3 Reliability Test.....	28
3.9.4 Normality Assessment .....	29
3.9.5 Correlation Analysis .....	29
3.10 Summary / Conclusion .....	31
CHAPTER 4: DATA ANALYSIS AND FINDINGS .....	32
4.1 Introduction .....	32
4.2 Preliminary Analysis .....	32
4.3 Demographic Profile of Respondents.....	33
4.4 Descriptive Analysis .....	39
4.4.2 Descriptive analysis for dependent variable.....	41
4.4.3 Descriptive analysis for independent variables .....	41
4.5 Validity and Reliability Test .....	43
4.5.1 Reliability Result for Customer Loyalty among Depositors in Tabung Haji, Malaysia in Selangor ..	44
4.5.2 Reliability for Customer Satisfaction .....	45
4.5.3 Reliability for Service Quality .....	45
4.5.4 Reliability for Trust.....	45
4.6 Normality Test .....	46
4.7 Hypotheses Testing .....	48
4.8 Summary .....	54
CHAPTER 5: DISCUSSION AND CONCLUSION .....	55
5.1 Introduction .....	55
5.2 Key Findings .....	55
5.3 Discussion .....	56
5.3.1 Customer Satisfaction .....	56
5.3.2 Service Quality.....	57
5.3.3 Trust.....	58
5.4 Implications of The Study .....	59
5.5 Limitations of The Study.....	60
5.6 Recommendations / Suggestion for Future Research.....	61
5.7 Overall Conclusion of The Study .....	62
REFERENCES .....	32
APPENDIX A: Draft of Questionnaire .....	35
APPENDIX B: Gantt Chart .....	40
GANTT CHART OF RESEARCH ACTIVITIES ON PROPOSAL FOR YEAR 2023 AND YEAR 2024.....	40
GANTT CHART OF RESEARCH ACTIVITIES ON PROPOSAL FOR YEAR 2023 AND YEAR 2024.....	42

LIST OF TABLES

Table 3.1: Sample size required to Test the Hypothesis that the Population Multiple Correlation Equals Zero with a power of .08 (Alpha .05).....	20
Table 3.2: Questionnaires Design.....	22
Table 3.3: Questionnaire for Section A: Demographic Profile.....	23
Table 3.4: Questionnaire for Section B: Dependent Variables - Customer Loyalty.....	23
Table 3.5: Questionnaire for Section C: Independent Variables - Customer Satisfaction.....	23
Table 3.6: Questionnaire for Section D: Independent Variables - Service Quality.....	24
Table 3.7: Questionnaire for Section E: Independent Variables - Trust.....	24
Table 3.8: Five-Point Likert Scale.....	27
Table 3.9: Rules of thumb about Cronbach’s Alpa.....	29
Table 3.10: How to interpret the size (strength) of a correlation coefficient.....	30
Table 4.1: Pilot Test Result.....	32
Table 4.2: Number of Respondents Based on Gender.....	33
Table 4.3: Number of Respondents Based on Age.....	34
Table 4.4: Number of Respondents Based on Ethnicity.....	35
Table 4.5: Number of Respondents Based on Occupation.....	36
Table 4.6: Pie Chart of Have you ever used a service in Tabung Haji, Malaysia that offers money storage service and makes Hajj and Umrah packages?.....	37
Table 4.7: Pie Chart of Frequency of dealing with Tabung haji, Malaysia.....	38
Table 4.8: The overall Mean Score on Each Variable and Dimension.....	40
Table 4.9: Descriptive Analysis of Customer Loyalty.....	41
Table 4.10: Descriptive Analysis of Customer Satisfaction factor.....	41
Table 4.11: Descriptive Analysis of Service Quality.....	42
Table 4.12: Descriptive Analysis of Trust.....	43
Table 4.13: Rules of thumb about Cronbach’s Alpa.....	44
Table 4.14: Reliability Result for Customer Loyalty among Depositors in Tabung Haji, Malaysia in Selangor.....	44
Table 4.15: Reliability Result for Customer Satisfaction.....	45
Table 4.16: Reliability Result for Service Quality.....	45
Table 4.17: Reliability Result for Trust.....	45
Table 4.18: Result of Normality Test.....	46
Table 4.19: The Pearson Correlation Result.....	49
Table 4.20: How to interpret the size (strengths) of a correlation coefficient.....	49
Table 4.21: Correlation for the Customer Satisfaction.....	50
Table 4.22: Correlation for the Service Quality.....	51
Table 4.23: Correlation for the Trust.....	52
Table 4.24: Hypothesis Result.....	53
Table 5.1: Findings of the result.....	56



LIST OF FIGURES

Figure 1: Conceptual Framework of the Antecedents Factors in Customer Loyalty Among Depositors in Tabung Haji, Malaysia in Selangor ..... 17

Figure 2: Percentage of Gender ..... 34

Figure 3:Percentage of Age ..... 35

Figure 4: Percentage of Ethnicity ..... 36

Figure 5: Percentage of Occupation..... 37

Figure 6:Pie Chart of Have you ever used a service in Tabung Haji, Malaysia that offers money storage service and makes Hajj and Umrah packages? ..... 38

Figure 7: Pie Chart of Frequency of dealing with Tabung Haji, Malaysia ..... 39

Figure 8: Normal Q-Q Plot of Customer Loyalty ..... 46

Figure 9: Normal Q-Q Plot of Customer Satisfaction..... 47

Figure 10: Normal Q-Q Plot of Service Quality ..... 47

Figure 11: Normal Q-Q Plot of Trust ..... 48



**ABSTRAK**

*Tujuan kajian ini adalah untuk mengkaji faktor-faktor anteseden dalam kesetiaan pelanggan dalam kalangan pendeposit di Tabung Haji, Malaysia di Selangor. Kajian ini mengkaji faktor kepuasan pelanggan, kualiti perkhidmatan, dan kepercayaan sebagai anteseden kesetiaan pelanggan di kalangan pendeposit Tabung Haji, Malaysia di Selangor. Seramai 300 orang responden diambil berdasarkan soal selidik secara dalam talian yang telah berjaya dikumpulkan dari Selangor yang merupakan kesetiaan pelanggan di Tabung Haji, Malaysia. Kaedah persampelan yang digunakan dalam kajian ini ialah kaedah persampelan bukan kebarangkalian yang menjadikan persampelan kemudahan sebagai pilihan. Pengumpulan data untuk kajian ini dilakukan oleh penyelidik menggunakan "Google Form" yang diedarkan dalam talian. Bagi keputusan, kesemua pembolehubah bebas yang dikaji dalam penyelidikan ini mempunyai hubungan yang signifikan dengan pembolehubah bersandar. Dapatan kajian ini menunjukkan bahawa semua hipotesis diterima. Selain itu, kajian ini mempunyai beberapa batasan yang perlu ditangani semasa menjalankan penyelidikan ini. Oleh itu, beberapa cadangan dan cadangan telah dikemukakan agar pengkaji akan datang berguna dalam menangani kelemahan yang dinyatakan dalam kerja ini.*

**Kata Kunci:** Kesetiaan Pelanggan, Kepuasan Pelanggan, Kualiti Perkhidmatan, Kepercayaan

ABSTRACT

*The purpose of this study was to investigate the antecedents factors in customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. This study examines the factor sense of customer satisfaction, service quality, and trust as antecedent factor in customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. A total of 300 respondents were taken based on an online questionnaire that had been successfully collected from Selangor which is a customer loyalty in Tabung Haji, Malaysia. The sampling method used in this study is a non-probability sampling method that makes convenience sampling an option. Data collection for this study was done by researchers using a "Google Form" distributed online. As for the results, all of the independent variables studied in this research had significant relationships with dependent variables. The findings of this research showed that all the hypotheses are accepted. In addition, this study has several limitations to deal with while conducting this research. Therefore, certain recommendations and suggestions have been made that future researchers may find useful in addressing the shortcomings mentioned in this work.*

**Keywords:** *Customer Loyalty, Customer Satisfaction, Service Quality, Trust*

CHAPTER 1: INTRODUCTION

1.1 Background of the Study

Customer loyalty is the loyalty given by customers to certain goods and services used. The only thing left to observe in terms of loyalty is a pattern of recurrent purchases in favor of the same company Hapsari et al. (2020). Additionally, when customers perceive a higher danger of experiencing disruptions, they do not opt to transfer to alternative goods. According to Agha et al. (2021) customers will stay with a service even if they perceive a risk to the loyal product, as their depth of understanding of the advantages of that product prevents them from turning away from other products that have procedures that are similar to those of the loyal product. The possibility that past customers will make a product request from the same business is known as customer loyalty. Budianto (2019) this is due to the fact that even if clients have the same product but a different series, their contentment will prevent them from switching to other products. Foreign Islamic financial institutions' involvement boosted the industry's dynamism and supported healthy competition (Budianto, 2019).

Generally, A person's fidelity or sense of connection to a particular item, such as a person or group of people, an ideal, a duty, or a cause, can be precisely defined as exhibiting the trait of loyalty. It also can be described the emotional connection a firm or a business owner has with their customers over time, as shown by their willingness to interact with its firm and make repeat purchases from it as opposed to the competition. When a customer has a positive experience with a business, they become loyal, which encourages the growth of trust. Recurring purchases have also been linked to loyalty; later, this offering of one service led to a wider search for loyalty. Additionally, Makudza (2020) claim a connection between customer loyalty, customer satisfaction, and loyalty behavior. They found that although satisfaction and loyalty are post-consumption results and pleasure is a pre-consumption consequence, they may not

always follow from a positive shopping experience. Clients experience is an antecedent component of client loyalty (Budianto, 2019). According to Budianto (2019) in order to prevent or lessen the switching behavioral effect, it is important to reiterate how the customer experience affects consumers' cognitive and emotional well-being. According to Becker and Jaakkola (2020) As a result of their contacts with service providers, clients grow to feel loyal. As a result, Giving customers lasting experiences and encouraging more consumer interaction are two things that more companies are emphasizing today (Zhong & Moon, 2020). Due to rising sales and high patronage, businesses cannot afford to lose customer loyalty (Makudza, 2020).

The non-bank financial sector is made up of organizations that offer financial services but do not have banking licenses. They are unable to withdraw consumer deposits due to a lack of a license. On the one hand, there is rivalry in the non-bank financial sector. According to Rampini et al. (2020) financial constraints in the financial industry prevent risk management. The non-bank financial sector is anticipated to both help Indonesia's economy overcome its current issues and grow into one of the long-term economic instruments and risk management must both be taken into consideration. Non-institutions are tasked with securing mainstream funding to aid in the shift to a sustainable economy (NFGS,2018). This is due to the fact that non-institutions have assisted other institutions in stabilizing their economies and moving towards being successful institutions capable of creating and stabilizing additional institutions by assisting with the financial issues that arise in the economy from other institutions. According to one study, 54 out of 133 central banks have a mandate to promote sustainable economic growth or support governmental sustainability goals, but these mandates do not specifically mention climate change (Dikau & Volz, 2021). In order to enable enterprises to increase public trust through increased openness of their sustainability actions, comparability and consistency were goals that drove this decision (Zhong & Moon, 2020)

Thus, this research report uses the Action Control Theory (ACT) It implies that the high expenses involved in switching service providers control the customer's decision to use an alternate service provider (Ganaie & Bhat, 2023). In other words, customers who intend to leave a company due to poor service experiences weigh switching costs and advantages before taking any action, which affects their decision to switch to a different service provider cost-benefit analysis to analyze customer satisfaction, trust and service quality. In addition to reducing competition between Islamic and traditional banking, the identification of these determinants would enable businesses to provide customers with better goods and services. According to Ganaie and Bhat (2023) focuses on eight different switching costs, including price, inconvenience, core service failure, attractiveness of alternatives, ethical issues, employee response to service failure, and involuntary switching. According to Ganaie and Bhat (2023) distinguished between relational, informational, and contractual switching costs when classifying switching costs. There is little research on switching fees and how they affect client loyalty, especially in Indian banks. Therefore, the current study uses Action Control Theory (ACT) to investigate how perceived switching costs affect customer loyalty in Indian banks.

### 1.2 Problem Statement

"Lembaga Tabung Haji" or LTH is referred to as Tabung Haji (TH). Before, TH was known in Malaysia as the "Hajj Affairs and Fund Board" or LUTH, which was in charge of organizing the annual pilgrimage from Malaysia to Makkah. TH has a unique business strategy compared to other banking organizations. The main idea behind incorporation was to make it possible for Muslims to invest in accordance with Shari'ah in order to save money for the hajj (Rahman et al., 2020). According to Fauzi and Suryani (2019) established that improving client trust is necessary to win their commitment to Islamic banks. It has been said that offering online facility services is a "need to have" rather than a "nice to have." Online banking may increase

market share, build confidence, and automatically improve customer service quality, all of which are factors that financial institutions value highly. Long-term, it will result in consumer happiness, which will strengthen the sense of loyalty. Fintech services are seen by customers as precise and time-saving, and they help customers who need to transact urgently outside of regular business hours (Ishak et al., 2021).

The increased usage of the Hajj as a means of financing global travel, with an estimated 300 million people annually making religious pilgrimages, (Paliket, 2021). The Hajj fund has many new competitors selling and providing comparable goods and services, the market for pilgrimage-driven tourism service providers is becoming increasingly competitive. There is a record of over 100 million pilgrims going to India for one festival (Othman et al., 2020). Institutions and travel companies in the umrah tourism sector must comprehend market trends if they hope to capture a fair share of the market. It can also be stated that by utilizing optimized distribution strategies and offering services in the tourist destinations of Mecca and Medina, these travel businesses will increase their economic potential. These are examples of strategies for growing market share and clientele by being innovative and creative while also aligning available resources to clientele needs (Othman et al., 2020).

Customer loyalty has always been a top priority for all institutions. This is so that sustaining current customers wouldn't cost as much as attracting new ones. The financial institutions of today in Malaysia include investment banks, commercial banks, Islamic banks, international Islamic banks, and other financial institutions. In Malaysia, there are now 16 licensed Islamic banks in operation (Bank Negara Malaysia, 2018). According to Othman et al. (2020) argued that metrics for measuring service quality that have been developed in one culture may also be used to define service quality in another. Explained that consumers' behavior and attitudes can be assessed to establish their level of loyalty by defining loyalty as

both. Literature demonstrates that customer satisfaction is an important component and is positively related to repeat business (Othman et al., 2020). Trust eventually has a beneficial impact on loyalty to banks and other financial institutions, which can produce income for the public and private sectors. Satisfaction has a favorable impact on trust (Othman et al., 2020).

### 1.3 Research Question

The Research question for this study is to devise the antecedent factors in customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.

- RQ1:** Is there any relationship between customer satisfaction and customer loyalty among depositors in Tabung Haji, Malaysia?
- RQ2:** Is there any relationship between service quality and customer loyalty among depositors in Tabung Haji, Malaysia?
- RQ3:** Is there any relationship between trust and customer loyalty among depositors in Tabung Haji, Malaysia?

### 1.4 Research Objectives

The overall objective of this study is to look into the antecedent factors in customer loyalty among depositors in Tabung Haji, Malaysia.

- RO1:** To identify the relationship between customer satisfaction and loyalty among depositors in Tabung Haji, Malaysia.
- RO2:** To identify the relationship between service quality and customer loyalty among depositors in Tabung Haji, Malaysia.
- RO3:** To identify the relationship between trust and customer loyalty among depositors in Tabung Haji, Malaysia.



### 1.5 Scope of the Study

This study has a fair scope of study, just like any study that has ever been done. Therefore, there are several scopes of the study that are obtained below:

This study only focuses on the antecedent factors in customer loyalty among depositors in Tabung Haji, Malaysia even if the dividend payment is reduced.

The respondents in this study consisted of the Malaysian depositors. This study is limited to people who have ever dealt with Tabung Haji, Malaysia and depositors around Selangor.

### 1.6 Significance of Study

This study's primary objective is to measure customer loyalty towards Tabung Haji, Malaysia even when dividend payments are reduced. In addition, this study also aims to analyse dividends, such as dividend reduction, dividend increase, and so on. This study will provide evidence based on observations about the factors that affect customer loyalty in the context of Tabung Haji Malaysia as well as in the context of dividend payments.

Findings from this study can contribute to dividend payments at Tabung Haji Malaysia and customer loyalty in Tabung Haji Malaysia. This study has an impact on the depositors in terms of focusing on the depositors in the payment of poor dividends, adding a social dimension to the study. Moreover, customer loyalty drivers can explain the challenges faced by these depositors and have good potential and strategies to improve their financial well-being.

This research study will benefit several categories. Among the categories are depositors, investors, regulators, and non-bank institutions such as Tabung haji, Malaysia. This study can be used as a reference and model in the future to analyse Tabung Haji, Malaysia. In

the future, this research theme can be improved to be able to develop new ideas and do more in-depth research.

## 1.7 Definition of Term

### 1.7.1 Customer Satisfaction

According to Amin et al. (2013) customer satisfaction refers to a product or service completely living up to the customer's expectations. Customers are satisfied if their perceived performance matches or exceeds customer service expectations. If the performance perceived by the customer does not match, then they are not satisfied. In this study, Customer satisfaction can be seen as the real assessment of the bank's services by the customer as a whole, including both satisfaction and discontent.

Every financial institution such as Tabung Haji must therefore be aware of the standards by which clients judge the quality of their banking services and possess a system that can track client satisfaction over time. Tabung Haji is a leading financial institution with long experience in managing money deposits, Hajj services and operations, investments, money storage, and others. Because of that, customers are very satisfied with the organization in Tabung Haji because the service of managing each customer's finances is done well.

### 1.7.2 Service Quality

To incorporate them into aggregated latent service quality variables before linking to other constructs, service quality has a tendency to link service quality dimensions directly to constructs like customer satisfaction or loyalty. Banking service research has now used the concept of service quality as a hierarchical or multidimensional construct. It is assumed that different levels of customer perceptions of quality exist in service environments. Customers initially assess the calibre of interactions with service providers on the basis of specific

attributes. According to Clemes et al. (2011) the quality of the interaction is evaluated at the level of dimensions and finally the perceived service quality as a whole is evaluated.

### 1.7.3 Trust

The definition of trust is the moral duty each person has to carry out in society. A dynamic idea with numerous facets is trust. According to Amin et al. (2013) Islam places great emphasis on trust and considers it as a mandatory personality trait. As a result, the basis of the philosophy guiding the trust dimension in the financial institutions can be viewed as a representation of reliability, truthfulness, human equality, and moral principles designed to strengthen the economic ties between banks and clients.

In the management of the Tabung Haji, there is also the possibility of issues related to public trust and confidence in the Tabung Haji organization, such as people losing faith as a result of large deposit withdrawals and so on. Thus, Tabung Haji needs to take immediate action, such as placing Tabung Haji as an SPV that subscribes to affected investments, so that the financial statements at Tabung Haji can return to the right track and can restore the public's trust in Tabung Haji. Tabung Haji can also use the government's guarantee on permanent deposits as a key strength to gain and maintain public trust in Tabung Haji. Therefore, according to Rahman et al. (2020), trust means fulfilling the promise and hoping that each financial institution will act to protect the long-term interests of each customer.

### 1.8. Organization of the Thesis

Based on this study, it focuses on the antecedent factors in customer loyalty among depositors in Tabung Haji, Malaysia. This study was conducted among depositors in Selangor. In addition, the questions in this research study are trying to study the loyalty of the respondents towards Tabung Haji, Malaysia even though the dividend payment is reduced.

This research report has three chapters in total. The first chapter tells about the introduction regarding the research done. The backdrop of the study, problem statement, research question, research objectives, scope of the investigation, importance of the study, definition of terms, and proposal organisation make up the content of this chapter. This chapter offers a summary of the research methodology that was used for this study's data collection techniques.

The literature review is then covered in the study's second chapter. This chapter includes an introduction, a conceptual framework, prior research, a hypothesis statement, and a summary.

Finally, the third chapter in this study analyse the methods used in this study. There are several contents that need to be explained. Among the contents are introduction, research approach, research strategy, research instrument development, procedure of data collection, procedure for data analysis and conclusion for the third chapter.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

The elements influencing depositor loyalty in Tabung Haji, Malaysia will be explored in this chapter, along with material pertaining to the theoretical underpinnings and the study's framework. Independent variables and dependent variables will be discussed by the researcher in this chapter. The dependent variables will be influenced by the independent variables, which are trust, customer satisfaction, and trust. The researcher also talks about the Action Control Theory.

2.2 Underpinning Theory

Thus, the Action Control Theory can be taken into consideration and measured on what factors that influence customer loyalty among depositors in Tabung Haji, Malaysia. The Action Control Theory will be used to achieve the study's objectives. According to Sirois and Giguère (2018) the Action Control Theory, the ability to effectively translate an intention into action depends on the control techniques employed to support the purpose and restrain opposing action tendencies. Two affect-related action control methods stand out among the various action control processes for helping us understand how affect plays a factor in procrastination. According to Ganaie and Bhat (2023) The present study is anchored by Action Control Theory (ACT), which suggests that switching costs control the customer's actions regarding joining the alternative service provider due to the high costs associated with it.

The factor that influence customer loyalty among depositors in Tabung Haji, Malaysia including trust, customer satisfaction, and service quality. According to Ganaie and Bhat (2023) this study's findings showed that procedural switching costs had a favourable impact on

customer loyalty. As a result, this theory is suitable for aiding this study's analysis of the variables that led depositors in Tabung Haji, Malaysia.

## 2.3 Previous Studies

### 2.3.1 Customer Loyalty

According to Shukor (2020), customer loyalty describes the possibility of future purchases and service contract renewals or the likelihood that the customer will switch to a different brand or service provider associated with the product or service. Tabung Haji (TH) strives to match the needs of clients, which leads to customer loyalty to continue using the products and services provided. Tabung Haji (TH) is one of the financial institutions that allows Muslims to gradually deposit money for the purpose of performing Hajj, and Muslims can also save money for investment purposes because Tabung Haji (TH) is a government-guaranteed institution that all savings are carried out by Shariah.

Previous studies have explored the research gap linked to customer loyalty, but there are more explains about the decisions taken in customer satisfaction in Islamic banking only and not the specific example like poor dividend payout in Islamic banking. However, according Amha (2020), Customer loyalty is viewed by many businesses as a key source of competitive advantage because it has a significant impact on a company's performance. Furthermore, according to Rahman et al. (2020), it is unavoidable since prior research also emphasised the importance of loyalty as the primary indication for long-term business performance. As we can see, a reduction in dividend payments from financial institutions will have an impact on client loyalty to saving in the firms. According to Fianto et al. (2020), it can also be shown, it can also be shown, Islamic banks must cultivate customer loyalty because, given their competitive advantages, it can positively affect company results.

According to Sopian and Azmin (2021), customer satisfaction and customer relationship management are key factors in determining customer loyalty. In the previous survey, more than half of the corporations used dividend payments to communicate to the market that they had superior financial performance. Meanwhile, according to Lukman Rahman et al. (2020), client loyalty is the most crucial factor in helping a business boost its profitability. According to Shukor (2020), Customer loyalty describes the possibility that a customer will continue to buy the product or service and renew their service agreements, as well as the likelihood that they will switch to a different brand or service provider. Collyn et al. (2022), this study said in spite of outside influences and marketing campaigns that would encourage customers to pick something else, loyalty is a firmly held commitment to continue purchasing or subscribing to a beloved good or service in the future.

According to Asrina et al. (2020), customer loyalty demonstrates that even though there are many alternative service providers available, devoted customers are more likely to use the same services. They will also use the services they choose more frequently, as well as spread good word about them (WOM). Even more, devoted customers are less concerned with the amount of work required to obtain services from their preferred service provider. According to Asrina et al. (2020), customer loyalty is therefore described as consumers' attitudes and behaviours towards the products and services they use.

### 2.3.2 Customer Satisfaction

According to Anouze et al. (2019), customers and organisations, especially banks, are primarily concerned with customer satisfaction. According to Hayati et al. (2020), it is clearly stated that a customer's reaction to an assessment of perceived suitability between expected and actual performance of a product perceived after use constitutes customer satisfaction. Based on Nugraheni and Fauziah (2019), in the insurance sector, a positive working connection between

customers and insurance businesses as providers of goods and services is crucial to client satisfaction. As a result, it can be demonstrated that employees must play a vital part in convincing customers to save in a non- banking financial institution based on the employer's understanding of how to solve the problem from the customers. Customer satisfaction increases customer loyalty and helps the company retain consumers while increasing profits (Ahmed et al., 2022)

Customer dissatisfaction occurs when the outcome obtained falls short of the customer's expectations (Hayati et al., 2020). To put it another way, customer satisfaction is a person's feeling after comparing the performance (or outcome) they perceive with their expectations. Customer satisfaction is defined as the customer's evaluation after purchase in which the chosen alternative at least provides the same outcome or exceeds the customer's expectations. According to Fauzi and Suryani (2019), customers who are satisfied are more likely to be loyal and to repurchase the company's products or services. According to Asnawi et al. (2020), Understanding the concept of customer pleasure involves three commonly recognised components: Customer satisfaction is an emotional reaction (cognitive); the reaction is related to particular purposes like expectations, the product, and the consumption experience; the response is at a particular time like after using or choosing the product; and the response is based on accumulated experience.

According to Jamaludin et al. (2020), because of this, achieving economic objectives like profitability, market share, and return on investment clearly depends on maintaining and gaining the loyalty of customers. According to Akhter et al. (2021), in customer loyalty literature, customer satisfaction is frequently viewed as a mediating factor that influences customers' inclinations to switch. According to Akhter et al. (2021), the development of client loyalty and switching intentions is thought to depend heavily on customer satisfaction. In



general, it can be claimed that contentment promotes loyalty. One of the elements that can determine depositor loyalty in this study is satisfaction

### 2.3.3 Service Quality

According to Fauzi and Suryani (2019), service quality is the result of a customer's comparison of his or her expectations of a product or service and his or her impression of the performance of the service obtained. A general judgment or feeling about a service that takes into account people's emotional and relativistic responses is known as perceived quality. It's a behavior kind that's associated with satisfaction, leading to contrasts between expectations and realizations of results (Wang et al., 2023). An organization can grow and increase its market share by improving quality (Wang et al., 2023). Encouraging customer satisfaction and retention through excellence in service provision can also foster service innovation and empowerment.

According to Asnawi et al. (2020), quality as the amount to which a service can please customers by meeting their wants, desires, and expectations; alternatively. Asnawi et al. (2020), define service quality as the organization's ability to meet customers' expectations. According to research by Yasir et al. (2022), depositors' decisions to deposit with Islamic financial institutions are influenced by the quality of their services.

Furthermore, Yasir et al. (2022) the level of customer service has an impact on how long clients keep their savings in Islamic financial institutions. According to Yasir et al. (2022), the organization benefits from the measurement of service quality for a variety of reasons, including reduced costs, increased market share, and customer loyalty. Moreover, Akhter et al. (2021) according to a study on customer behaviour in service sectors, the aspects of customer satisfaction, service quality, and service value are strongly related to consumer behavioural intents. Nugraheni and Muhammad (2020) explained that the main element influencing

Malaysian's selection of takaful products is service quality. According to (Ishak et al., 2023) service quality is one of the strategies many firms take to set themselves apart from their rivals, thus it has been the subject of substantial study. Rahman et al. (2020) a study discovered that loyalty was significantly influenced by satisfaction, service quality, and trust.

#### 2.3.4 Trust

According to Fauzi and Suryani (2019) trust is the foundation of a successful and long-term customer connection. According to Fauzi and Suryani (2019), trust is developed when a company is engaged in meeting the requirements of its customers and developing products or services that provide value to their lives. Barre and Mukhtar (2022) customers value the consistency and honesty of service providers, which has helped service sectors like insurance gain consumer trust. Thus, it can be stated that consumer loyalty will be influenced by the firm's trust. According to Haron et al. (2020), trust has a good effect on loyalty and can influence the overall satisfaction of existing consumers as well as attract new customers' interest.

According to Shukor (2020) establishing a foundation of trust between the sales representative and the client organization is one of the most important steps in developing a long-term relationship with any client. Based on Mohy-UI-Din et al. (2019) along with trustworthiness, other important factors in understanding the context of financial services include concern and goodness, shared values, integrity and consistency, expertise and skills, and communications. Poan et al. (2022) explain the element of trust is essential to the company's growth and success in order to retain existing consumers and attract new potential ones. Poan et al. (2022) also clarify that trust is a personal conviction that determines the intention to have faith in the integrity of the Islamic insurance provider.

Furthermore, Aldaihani and Ali (2019) defined trust as an organization's staff's capacity to clarify the service or product methods offered to the consumer through credibility and

professionalism. Aldaihani and Ali (2019) the researcher believes on the exchange of promises that can be trusted by others that cause the consumer to be satisfied with the goods or services and it will benefit the organization.

#### 2.4 Hypothesis Statement

There is an existence between independent and dependent variables. To find out the relationship between customer satisfaction, service quality, and trust and customer loyalty among depositors at Tabung Haji, Malaysia in Selangor. Therefore, there are three research hypotheses have been stated.

H1: There is a positive relationship between customer satisfaction and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.

H2: There is a positive relationship between service quality and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.

H3: There is a positive relationship between trust and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.

2.5 Conceptual Framework

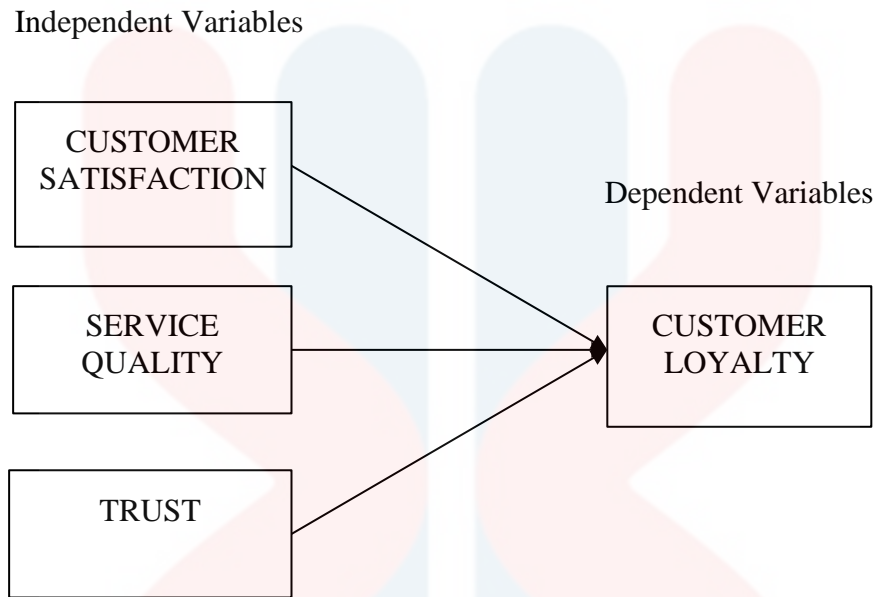


Figure 1: Conceptual Framework of the Antecedents Factors in Customer Loyalty Among Depositors in Tabung Haji, Malaysia in Selangor

2.6 Summary / Conclusion

In summary, the inquiry was carried out using certain relevant study-related literature. A conceptual suggestion and processing for the framework section were created on the basis of the literature study. This research also identifies the key areas of consensus and disagreement on the topic at the same time and tends to look at the relationship between all the independent and dependent variables based on customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.

CHAPTER 3: RESEARCH METHODS

3.1 Introduction

This chapter presents an overview of the research methods that the researcher applied in the study after analyzing previous observations on the topics discussed in the literature review. The study approach aims to achieve the study's objectives by addressing the research purpose that was stated in the introduction. This chapter goes into great detail on the participants in the research, the sampling technique, and the prerequisites needed to apply. The research design, data collecting methods, study population, sample size, sampling tactics, research instrument creation, variable measurement, and data analysis methodology will all be covered in this chapter.

3.2 Research Design

To conduct a study, the researcher needs to have a framework and study procedure that is chosen as known as the research design. The framework helps researchers to concentrate on developing research methodologies that fit the problems and setting the stage for successful investigations. A descriptive research establishment might use a variety of research methods to investigate one or more variables. Quantitative and qualitative design analyses are the two categories.

Quantitative research will employ mathematical calculations to evaluate the relationship between data collected and observations, quantitative research is employed when it is required to draw statistical conclusions in order to obtain meaningful information. This study employed quantitative research to analyze and establish the relationship between the independent factors (customer satisfaction, service quality, and trust) and the dependent variable (customer loyalty among depositors in Tabung Haji, Malaysia).

### 3.3 Data Collection Methods

Data collection is the process of obtaining and analyzing information on particular system variables, enabling one to respond to focused inquiries and evaluate results. The links between customer satisfaction, service quality and trust and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor will be studied in this research using a large-scale empirical survey. A total of 300 people was involved in answering the questions in the questionnaire provided.

### 3.4 Study Population

According to Westreich et al. (2019) a population is defined as "a complete collection of items that are persons or objects with some common features". In this study, the target audience is designated among depositors in Tabung Haji, Malaysia in Selangor. Therefore, for this study, the target population is 6,994,423 is people from all over Selangor based on Department of Statistics Malaysia (2023).

### 3.5 Sample Size

The sample size is the number of observations utilized to derive estimates for a certain population. When determining sample size and power for different statistical procedures (F, t, 2, Z, and exact tests), G\*Power is advised because it is free and easy to use. It is decided in this investigation using the G\*Power programme. To compute statistical power analyses for a variety of t-tests, F tests, 2 tests, z tests, and some exact tests, use the G\*Power software. Therefore, it's crucial to determine the optimal sample size to produce precise data that could serve as a strong foundation for evidence-based policies. The number of predictors in the model research framework can be used to determine the minimum sample size.

Table 3.1: Sample size required to Test the Hypothesis that the Population Multiple Correlation Equals Zero with a power of .08 (Alpha .05)

Number of predictors	Sample size based on power analysis		
	Effect size		
	Small (0.02)	Medium (0.15)	Large (0.35)
1	390	53	24
2	481	66	30
3	547	76	35
4	599	84	39
5	645	91	42
6	686	97	46
7	726	102	48
8	757	108	51
9	788	113	54
10	844	117	56
15	982	138	67
20	1060	156	77
30	1247	187	94
40	1407	213	110

Source: (Green, 1991)

### 3.6 Sampling Techniques

The two basic sampling methods that could be utilized in this study are probability sampling and non-probability sampling. Due to the size of the population, non-probability sampling was used in this study. Additionally, it is simpler and less expensive to use this non-probability sampling strategy. In designs for observational research, non-probability sampling is used. Due to selection and observation biases introduced by the lack of randomization in these designs, statistical tests' conclusions might be significantly distorted. The use of inclusion and exclusion criteria enables researchers to consciously seek out participants who meet specific criteria and examine their outcomes using these crucial sampling approaches. Non-probability sampling approaches are used to establish prevalence, estimate odds and risk of acquiring disease states based on risk variables, generate hypotheses, examine associations, and investigate uncommon outcomes.

The convenience sampling that will be used for this study in this research. Simply said, a convenience sample is made up of those who are easiest to reach by the researcher. Another non-probability sampling technique is convenience sampling, which selects a sample from the population that is easy for the researcher to locate. Because it is simple to take, the researcher in this study chose this sample; she did not think about selecting a sample that accurately reflects the total population. In this study, to find answers, the researcher will look for clients or depositors who use goods or services from Tabung Haji, Malaysia primarily those in Selangor who are at least 18 years old. Researchers use convenience sampling techniques to get the easier respondents and to achieve the target. In general, selecting responders depends on using the correct tool at the right time. The researchers can more easily find the intended target respondents by employing this convenient sampling approach. Generally speaking, choosing the suitable respondents depends on their availability at the appropriate time and place.

### 3.7 Research Instrument Development

Research instrument development is a tool or platform used for data collection and analysis. The term research instrument development refers to a platform that can be used to obtain information, measure data, and analyse data related to a research theme. There are several formats for the development of research instruments that can be used in this research project. Among them are questionnaires, survey studies, interviews, checklists, and simple tests. Choosing the right research instrument is very important because it can save time on data collection. In addition, it can also provide more accurate research results for each research project.

In this research study, the researcher used a quantitative data collection method. Collecting and interpreting numerical data is the process of quantitative research. Quantitative



data collecting can also be used to identify trends, forecast future events, and extrapolate findings across a wide range of people. Quantitative methods can collect information from respondents by using methods such as online surveys, questionnaires, and others. A pilot test is used as a method in guiding respondents through a series of questionnaires so they can complete them without facing any issues and problems.

The researcher created a questionnaire using Google Forms based on the research that was done. Three sections make up the questionnaire. Demographics for the profile are in Section A. queries about dependent variables go in Part B, whereas queries about independent variables go in Part C.

Table 3.2: Questionnaires Design

SECTION	FACTORS	REFERENCES
A	Demographic Profile	
B	Dependent Variables - Customer Loyalty	<ul style="list-style-type: none"> <li>• (Albaity &amp; Rahman, 2021)</li> <li>• (Islamic Banks: Contrasting the Drivers of Customer Satisfaction on Image, Trust, and Loyalty of Muslim and non – Muslim Customers in Malaysia Emerald Insight, 2013)</li> </ul>
C, D, E	Independent Variables <ul style="list-style-type: none"> <li>• Customer Satisfaction</li> <li>• Service Quality</li> <li>• Trust</li> </ul>	<ul style="list-style-type: none"> <li>• (Islamic Banks: Contrasting the Drivers of Customer Satisfaction on Image, Trust, and Loyalty of Muslim and non – Muslim Customer in Malaysia Emerald Insight, 2013) (Naushad; AL – AMRI ALAM, 2020)</li> <li>• (Loyalty Formation and Its Impact on Financial Performance of Islamic Banks – Evidence From, Indonesia Emerald Insight, 2020) (Academic Research Publishing Group – ARPG, n.d.)</li> <li>• (Islamic Bank Trust: The Roles of Religiosity, Perceived Value and Satisfaction Emerald Insight, 2021)</li> </ul>

## FACULTY ENTREPRENEURSHIP AND BUSINESS

Table 3.3: Questionnaire for Section A: Demographic Profile

SECTION	FACTORS	CONTENT
A	Demographic Profile	<ul style="list-style-type: none"> <li>• Age</li> <li>• Gender</li> <li>• Ethnicity</li> <li>• Occupation</li> <li>• Have you ever used a service in a Tabung Haji, Malaysia?</li> <li>• Frequency of dealing with Tabung Haji, Malaysia</li> </ul>

Table 3.4: Questionnaire for Section B: Dependent Variables - Customer Loyalty

<b>SECTION B: DEPENDENT VARIABLES - CUSTOMER LOYALTY</b>		
NO	ORIGINAL	MODIFIED
1	I would recommend my bank's website to others	I will recommend Tabung Haji, Malaysia website to other people.
2	I recommend my family, friends, and relatives to visit the Islamic Bank that I am already dealing with	I recommend my family, friends, and relatives to visit and do business with Tabung Haji, Malaysia.
3	customers intention to say positive things about Islamic banks to other people	Customer intention to spread positive word of things about Tabung Haji, Malaysia to others people.
4	Recommend Islamic banks to someone who seeks advice	I will recommend Tabung Haji, Malaysia to someone who seeks advice.
5	I will continue to do more business with Islamic banks	I will continue to do more business with Tabung Haji, Malaysia.

Table 3.5: Questionnaire for Section C: Independent Variables - Customer Satisfaction

<b>SECTION C: INDEPENDENT VARIABLES – CUSTOMER SATISFACTION</b>		
NO	ORIGINAL	MODIFIED
1	I am satisfied with employee's response and prompt services	I am generally satisfied with employee's response and prompt services.
2	I am satisfied with financial services advice	I am satisfied with Tabung Haji, Malaysia
3	I am satisfied with products and services provided by my bank	I am satisfied with the products provided by Tabung Haji, Malaysia
4	The services of this bank meet my expectation	The services of this Tabung Haji, Malaysia meet my expectation.
5	I don't think to leave my bank	I am not thinking of leaving my Tabung Haji, Malaysia.

Table 3.6: Questionnaire for Section D: Independent Variables - Service Quality

<b>SECTION D: INDEPENDENT VARIABLES – SERVICE QUALITY</b>		
<b>NO</b>	<b>ORIGINAL</b>	<b>MODIFIED</b>
1	Tabung Haji shows willingness to help and is always ready to respond to any questions	Tabung Haji, Malaysia play a role to help and are always ready to answer any questions from customers.
2	Information provided by Tabung Haji staffs are clear and understandable	Information about the Tabung Haji, Malaysia provided by staffs are clear and understandable.
3	The bank has excellent facilities	Tabung Haji, Malaysia have excellent facilities and customer feel safe when making a business at the institutions.
4	Knowledgeable and competent staffs	Knowledgeable and competent staffs.
5	Staff meet the needs of customers	The staff at the institution meets the needs of the customers.

Table 3.7: Questionnaire for Section E: Independent Variables - Trust

<b>SECTION E: INDEPENDENT VARIABLES – TRUST</b>		
<b>NO</b>	<b>ORIGINAL</b>	<b>MODIFIED</b>
1	This bank has a consistent reputation for honesty	Tabung Haji, Malaysia have a consistent reputation for honesty.
2	I get along well with this bank as it fulfils its obligations	Clients will establish good relationships with Tabung Haji, Malaysia because they can help clients to fulfils its obligations.
3	I fell that we can depend upon this bank as it is reliable	Customers are confident that they can save in Tabung Haji, Malaysia because they are reliable.
4	I believe that deposits in Islamic banks are safe	I believe that deposits in Tabung Haji, Malaysia are safe.
5	Islamic banks are truly concerned with Islamic principles I believe the products and services offered are based on Islamic Shariah	I believe that products and services offered are based on shariah and this Tabung Haji, Malaysia are truly concerned with Islamic principles.

### 3.8 Measurement of the Variables

The measurement of variables is one of the ways variables are defined and categorised in this research study. Psychologist Stanley Stevens stated that he developed four common measurement scales for this variable in 1946. Among the measurement scales found at statistical measurement levels are nominal, ordinal, interval, and ratio. These four measurement scales have a broad classification for explaining the information recorded in the variable values

and determining how the researcher can analyse the data accurately. Meanwhile, variables record different values in each record based on this study. Each of these variables uses a different level of measurement. The four main levels of measurement are nominal, ordinal, interval, and ratio scale.

### 3.8.1 Nominal Scale

A nominal scale is a measurement scale that functions as a measured label to identify or classify an object. This level of measurement is usually used when numbers have no value or are quantitative variables. For example, gender, faculty, marital status, nationality, and blood type are non-numerical variables that are quantitative. This nominal scale has a value that the researcher can set based on the characteristics according to the category because it has a unique label that is used to identify the value of the item. Therefore, this scale is the lowest level of measurement because it can only collect observations and cannot order groups.

### 3.8.2 Ordinal Scale

An ordinal scale is a scale that reports the position and order of data without actually determining the level of variation. Ordinal means order. The data obtained by using an ordinal scale is quantitative data that is arranged naturally, and the difference between each data point cannot be known. In addition, this ordinal data can also be named, grouped, and ranked. For example, the Likert scale is an example of an ordinal scale where the interval difference between variables cannot be inferred. Usually, the Likert scale uses polar answer options such as "strongly agree" or "strongly disagree." The intensity of this Likert scale difference cannot be attributed to a specific value. This is because the value gap between agree and disagree will be greater than the difference between agree and neutral. Therefore, When the order of preference is to be inferred rather than when interval differences are required to be determined, an ordinal scale is utilized.

### 3.8.3 Interval Scale

Due to the sequence and equal differences between the two variables, the interval scale is a quantitative measuring scale. The interval scale, which comes after the nominal and ordinal measuring scales, is the third level of measurement. In addition, this interval scale also often records continuous data but does not always occur. The order of values and distance between two variables are equal and meaningful. However, this variable does not have a measure of zero, which indicates a lack of that feature, as the zero in Celsius represents temperature rather than a lack of temperature. Interval measurement scales allow for the calculation of means and standard deviations for central tendency and measures of variability. Therefore, this interval scale gives the survey strategy the ability to measure and differentiate between options so that feedback from the survey can achieve meaningful goals and outcomes.

### 3.8.4 Ratio Scale

An example of a quantitative form of variable measurement scale is the ratio scale. This scale enables studies to contrast intervals or variations. This ratio scale represents the fourth measuring of level since it has a zero point, or initial character. In addition, this scale facilitates the understanding of the characteristics of true zero, interval, and final order—all of which are essential for determining the ratio. This scale is also the most informative measuring scale because it can more accurately convey the relationship between the scale values' order and number. Height, age, wealth, and other variables are ratio scale examples. Ratio scales therefore enable research to compute the same statistics as interval scales combined with ratios.

The researcher used a variety of measurement scales based on this investigation, including nominal, ordinal, and interval scales. Part A uses a nominal scale, whereas Parts B and C employ ordinal and interval scales, respectively. The Likert scale will be the instrument

employed in this investigation. Strongly disagree, disagree, neutral, agree, and strongly agree are the five responses on this Likert scale.

Table 3.8: Five-Point Likert Scale

1	2	3	4	5
<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>

### 3.9 Procedure for Data Analysis

The outcomes of the study will be analyzed and interpreted using the Statistical Package for Social (SPSS) programmed. This method allows for the analysis, modification, and creation of distinct patterns between different data variables. To comprehend data, data analysis techniques like reliability analysis and descriptive analysis are applied. In order for new forms that satisfy all of the conditions of the data to arise, these strategies assist in usefully explaining or deriving inferences from data points. One of the most crucial steps in this research was gathering the data and summarization. The researcher will use the Pearson’s correlation coefficient test to assess how closely two variables are related to one another in this investigation.

#### 3.9.1 Data Analysis Using SPSS

In this study, the coding procedure, managing data difficulties, estimating normalcy, as well as performing the descriptive analysis to establish the frequency, mean, and mode, in the form of tables and relevant graphs, will all be done using the IBM SPSS statistic version 29 programmed. Prior to analysis, the data obtained from the questionnaire must first be coded, uploaded, and modified. Before being handled manually with SPSS, the coding procedure converts raw data into numerical form. SPSS has been used to test the relationship between

total customer loyalty scores and the number of depositors to Islamic banks. All analyzes were performed using SPSS 29.0 (IBM, Armonk, NY, USA, 2021)

### 3.9.2 Descriptive Analysis

A clear explanation and presentation of the data will be possible with the use of descriptive statistics. These overviews may be adequate on their own for some specific study or they could be used as the starting point for more data analysis in the context of an additional statistical identification. There is a long history of using descriptive and summary statistics, and the simple tabulation of economic and demographic data was how such statistics were initially discussed. Descriptive analysis is used to quantify a standard's primary attribute. Usually, quantitative data is presented in an unstable fashion using descriptive analysis. Descriptive statistics were used in this study to analyze the demographic data from the questionnaire gender, educational background, and work history.

### 3.9.3 Reliability Test

The reliability test is the measurement that a test accurately captures. It has a big impact on the validity of the exams. Cronbach's alpha, the most useful and important statistic in research, was used to gauge measurement accuracy. Student achievement is evaluated based on the test result's consistency or stability. The change in the overall scored contribution is proportional based on the genuine scores. The results of the reliability test are shown by the reliability coefficient. It is expressed as a number between 0 and 1, with 1-0 representing no dependability and 1-1 denoting great dependability. It is indicated by the letter. Table 3.9 offers general criteria for interpreting test reliability. Think about the exam type, the realism estimate type provided, and the environment where the Reliability Test.

Table 3.9: Rules of thumb about Cronbach’s Alpha

Cronbach Alpha Coefficient	The strength of Association
.90 and up	Excellent
.80 – 89	Good
.70 – 79	Adequate
Below. 70	May have limit applicability

Source: (Sekaran, U., & Bougie, R, 2010)

### 3.9.4 Normality Assessment

According to the, Lee et al. (2023) showed that Aeolus provided a statistically significant improvement in short- and long-term forecasting. In essence, the normality test looks at the data distributions that match the normal distributions. If the data are normally distributed, it can be determined using the skewness and kurtosis measurements. Kurtosis is a measure of a distribution's Preakness, whereas skewness is a metric of asymmetry. A normal distribution's zero-skew value frequently denotes a symmetric distribution. A position skew value indicates that the majority of the value lies to the left of the mean and that the right side of the distribution's tail is longer than the left side. Additionally, a negative sew value means that the majority of the value is to the right of the mean and that the left tail of the distribution is longer than the right one. For a completely normal distribution, the surplus kurtosis for kurtosis values should be zero.

### 3.9.5 Correlation Analysis

Correlation analysis is a numerical technique used to determine the overall significance of a relationship between two variables and is used to establish the relationship between the two variables. While a low correlation denotes that the variables are merely tangentially related, a high correlation indicates a significant relationship between multiple independent variables. It is a procedure that can take many different shapes and involves assessing the importance of



a relationship using readily available statistical data. Pearson's correlation coefficient is used to assess how strongly independent and dependent variables are related. You may determine how to evaluate the strength of the relationship between independent factors and dependent variables by looking at the data in Table 3.10.

Table 3.10: How to interpret the size (strength) of a correlation coefficient

CORRELATION COEFFICIENT SIZE	INTERPRETATION
0.90 to 1.00 (-0.90 to -1.00)	Very high positive (negative) correlation
0.70 to 0.90 (-0.70 to -0.90)	High positive (negative) correlation
0.50 to 0.70 (-0.50 to -0.70)	Moderate positive (negative) correlation
0.30 to 0.50 (-0.30 to -0.50)	Low positive (negative) correlation
0 to 0.30 (-0 to -0.30)	Negligible correlation

The range of the positive correlation coefficient's magnitude and value is 0 to 1. Table 4 indicates that there is a completely positive correlation between the variables when the correlation coefficient size is 1.00, as in the example. The two variables have a substantial association, as indicated by the coefficient value between 0.50 and 1.00. The size of the correlation coefficient shows a highly positive correlation when it exceeds 0.50, whereas values between 0 and 0.50 suggest a somewhat positive association. This connection is indicated by zero. This shows that when the size of the negative correlation is somewhere between 0 and 50 per cent, it has a slightly negative effect. A somewhat negative association with a particular variable can be seen by looking at the absolute value of -0.50. The relationship between the variable's severely negative correlation and the -1.00-correlation coefficient size shows that the variable is the case whenever the correlation coefficient value is between -0.50 and -1.00. The correlation is wholly adverse.

### 3.10 Summary / Conclusion

A full overview of the researchers' research strategy has been provided as this chapter's conclusion. This topic discusses the research design, data collection method, study population, sampling procedure, sample size, research instrument development, measurement of the variables, and data analysis methodology to determine the relationship between customer satisfaction, service quality, and trust towards depositors in Tabung Haji, Malaysia.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter will utilize the data analysis approach covered in topic 3 to provide a more detailed explanation based on the data results. The Statistical Package for the Social Sciences (SPSS) technique was selected to examine the gathered data in order to get more in-depth information. Descriptive analysis will be used to find out the frequency of demographic profile data for all respondents obtained. The data collected can be explained clearly and thoroughly based on descriptive analysis. The validity and reliability of the analysed data will be tested using the Cronbach's alpha approach. The Pearson correlation coefficient will then be used to assess the significant association between customer loyalty and customer happiness, service quality, and trust in Tabung Haji, Malaysia.

4.2 Preliminary Analysis

Table 4.1: Pilot Test Result

Variable	Number of Items	Cronbach's Alpha
Customer Loyalty	5	0.895
Customer Satisfaction	5	0.919
Service Quality	5	0.949
Trust	5	0.905

Table 4.1 displays the reliability value of the pilot test analysis for both variables from 30 respondents. The official questionnaire will be sent out for completion and return after a pilot test done by the researchers. Consequently, the problem's severity can be reduced by using pilot tests. According to Ming et al. (2020), When the Cronbach's alpha coefficient is within the range of 0.6 and 0.8, the result is considered moderate and acceptable. Customer

satisfaction, service quality, and trust were the independent variables in this study, while customer loyalty among depositors at non-bank institutions in Selangor was the dependent variable, which revealed 0.895. In this study, customer satisfaction value is 0.919, service quality value is 0.949, and for trust value is 0.905 respectively in Cronbach’s alpha value that were Good and Excellent.

#### 4.3 Demographic Profile of Respondents

The researcher examined every piece of demographic information the respondent provided on the questionnaire in this part. The first section of the questionnaire collects data on the respondents' gender, age, ethnicity, occupation, and whether or not they have ever used a service in Tabung Haji, Malaysia that makes packages for the Hajj and Umrah and provides money storage. It also asks how often the respondents deal with Tabung Haji, Malaysia. To find out more about the background of the respondent, who lives in Selangor, demographic data is obtained.

Table 4.2: Number of Respondents Based on Gender

<b>Respondent Profile</b>	<b>Classification</b>	<b>Frequency N=300</b>	<b>Percentage (%)</b>
Gender	Male	73	24.3
	Female	227	75.7
	Total	300	100.0

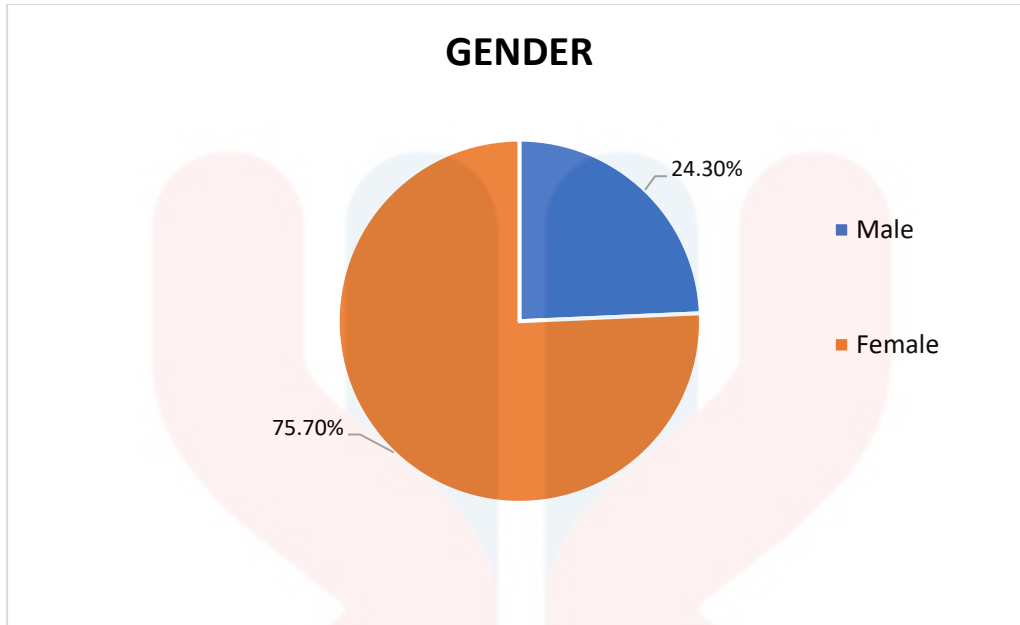


Figure 2: Percentage of Gender

There are a total of 300 respondents who have been made in this study. The table above states in terms of gender in Selangor. The highest number of respondents are among females as many as 227 people and as much as 75.70% while male respondents are as many as 73 people and as much as 24.30%.

Table 4.3: Number of Respondents Based on Age

Respondent Profile	Classification	Frequency (N) = 300	Percentage (%)
Age	18-25 years old	251	83.7
	26-33 years old	26	8.7
	34 – 41 years old	15	5.0
	42 – 49 years old	4	1.3
	50 years and above	4	1.3
	Total		300

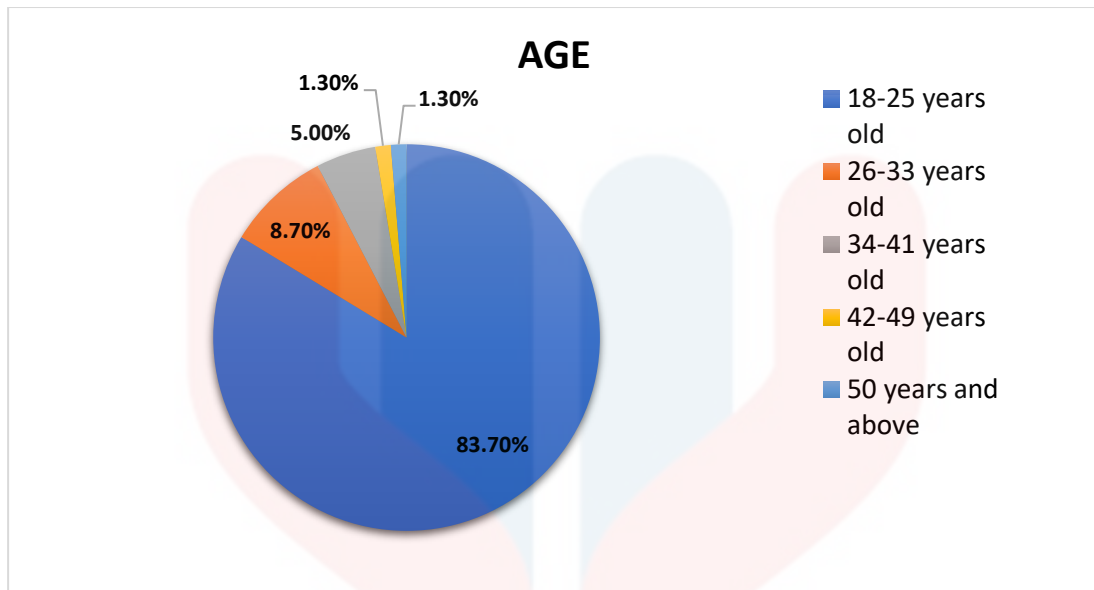


Figure 3:Percentage of Age

The table above state that the age percentage of the majority of respondents which is 83.7% (N=251), with the ages between 18 and 25 making up this group, followed by 8.7% (N=26) for the ages between 26 and 33, 5.0% (N=15) for the ages between 34 and 41, and 1.3% (N=4) for the age groups between 42 and 49 and 50 years and above.

Table 4.4: Number of Respondents Based on Ethnicity

Respondent Profile	Classification	Frequency (N) = 300	Percentage (%)
Ethnicity	Malay	280	93.3
	Chinese	9	3.0
	Indian	2	0.7
	Others	9	3.0
	Total	300	100.0

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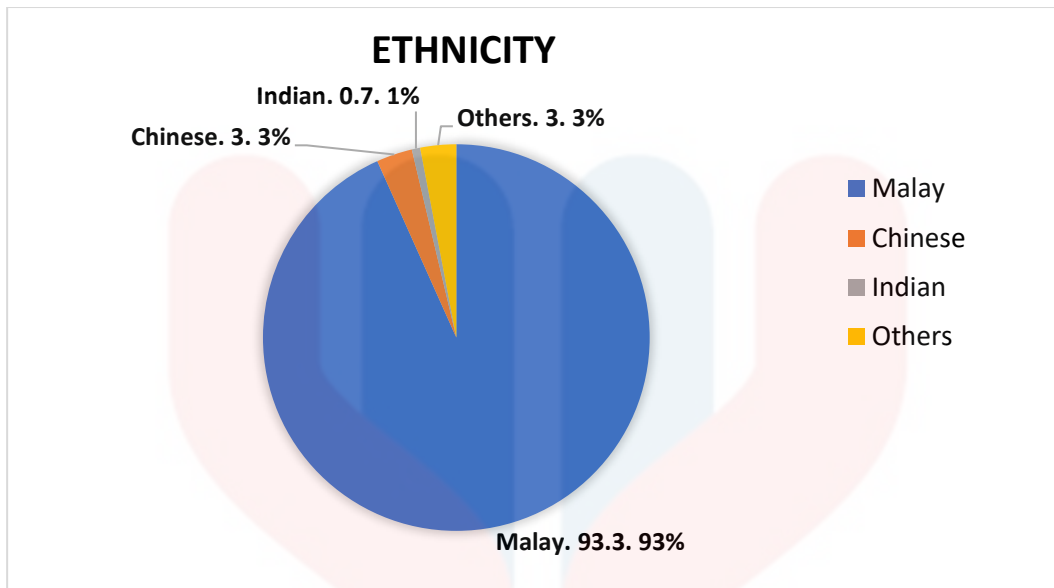


Figure 4: Percentage of Ethnicity

The table above state that, profile respondents based on ethnicity. Malay recorded the majority of respondents which is 280 respondents out of 300 respondents and the percentage is 93.3%. Then, the number of ethnicities followed by the Chinese and others were the same numbers of respondents which is 3.0% equivalent to 9 respondents and finally Indian were least in answering the questions at 0.7% equivalent to 2 respondents.

Table 4.5: Number of Respondents Based on Occupation

Respondent Profile	Classification	Frequency (N) = 300	Percentage (%)
Occupation	Government Sector	28	9.3
	Private Sector	37	12.3
	Self-employed	14	4.7
	Unemployed	6	2.0
	Student	215	71.7
	Total	300	100

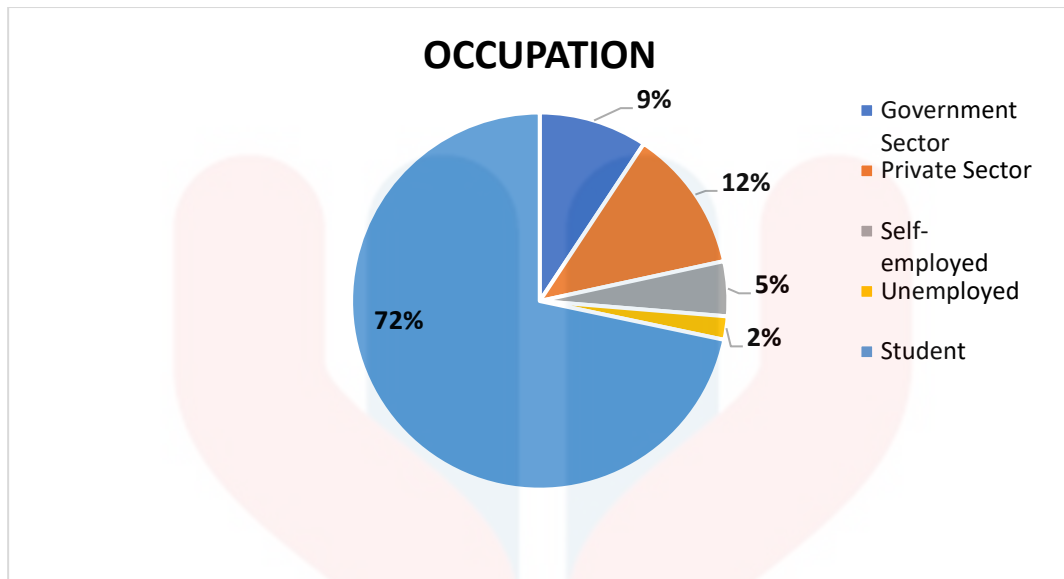


Figure 5: Percentage of Occupation

The occupation of respondents, of which students have the highest number, is 71.7 (N=215), as shown in the above figure. Only 2.0% (N=6) of respondents were unemployed, which was the lowest percentage. There were 4.7% (N=14) self-employed respondents, 12.3% (N=37) respondents from the private sector, and 9.3% (N=28) respondents from the government sector.

Table 4.6: Pie Chart of Have you ever used a service in Tabung Haji, Malaysia that offers money storage service and makes Hajj and Umrah packages?

Respondent Profile	Classification	Frequency (N) =300	Percentage (%)
Have you ever used a service in Tabung Haji, Malaysia that offers money storage service and makes Hajj and Umrah packages?	Yes	210	70.0
	No	90	30.0
	Total	300	100.0



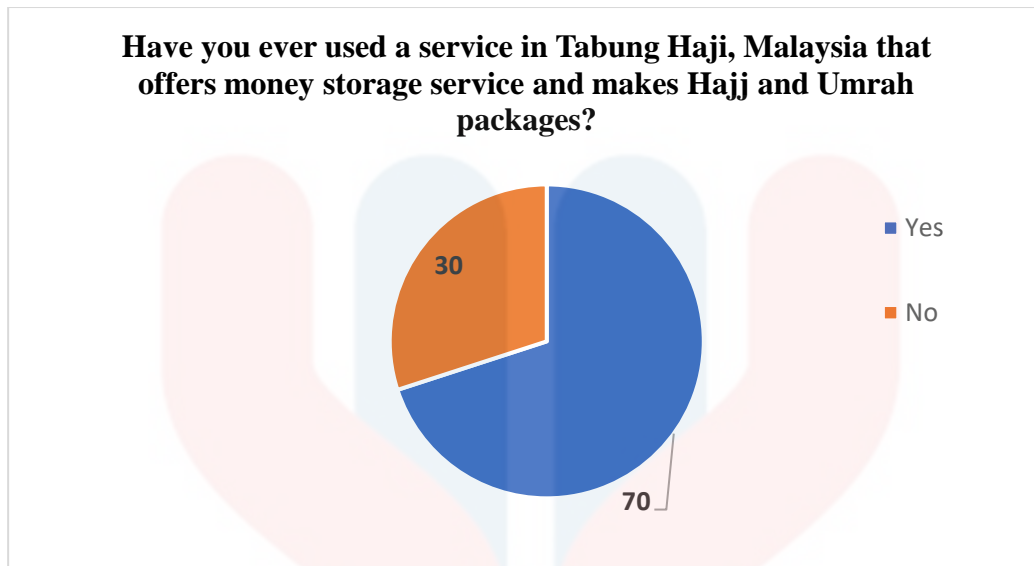


Figure 6: Pie Chart of Have you ever used a service in Tabung Haji, Malaysia that offers money storage service and makes Hajj and Umrah packages?

According to the figure above, the demographics profile based on often in using service in Tabung Haji, Malaysia. A total of respondents who are often used Tabung Haji, Malaysia equivalent 70.0% and the total of respondents is N=210 while a total never used any product and service in Tabung Haji, Malaysia 30.0% equivalent to N=90.

Table 4.7: Pie Chart of Frequency of dealing with Tabung haji, Malaysia

Respondent Profile	Classification	Frequency (N) =300	Percentage (%)
Frequency of dealing with Tabung Haji, Malaysia	Very rare	128	42.7
	Sometimes	148	49.3
	Always	24	8.0
	Total	300	100.0

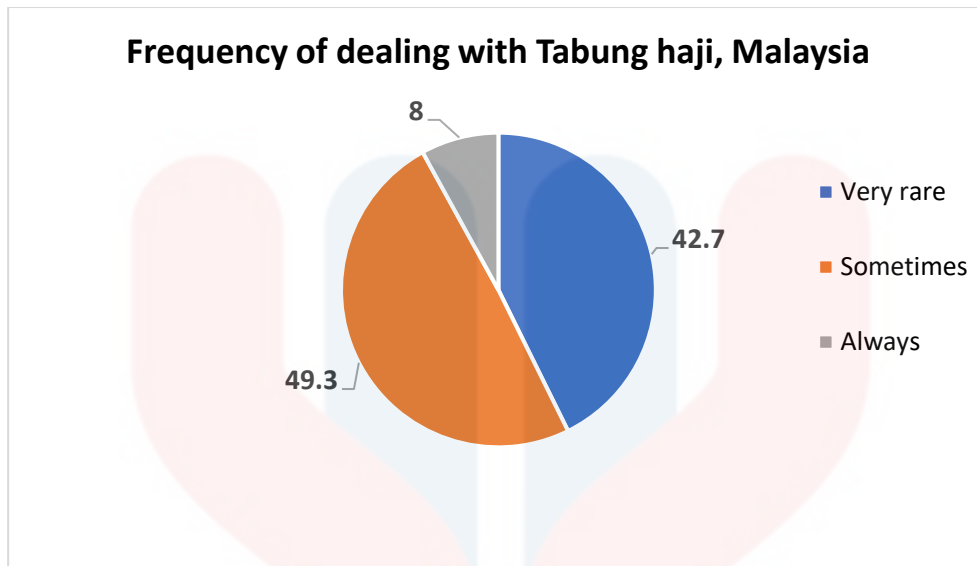


Figure 7: Pie Chart of Frequency of dealing with Tabung Haji, Malaysia

Lastly, the frequency of dealing with Tabung Haji, Malaysia which 49.3% (N=148) stated that they are sometime dealing with Tabung Haji, Malaysia 42.7% (N=128) stated very rare dealing with Tabung Haji, Malaysia while the remaining 8.0% (N=24) stated always of dealing with Tabung Haji, Malaysia.

#### 4.4 Descriptive Analysis

All of the relevant variables will be examined in this descriptive section. A descriptive analysis will be used to illustrate the outcome in more detail. Three independent variables—customer satisfaction, service quality, and trust—and one dependent variable in this study is customer loyalty. The researcher examined the mean of each variable. The data was collected via online surveys made possible by the Google Forms application.

4.4.1 Overall mean score for variables

Table 4.8: The overall Mean Score on Each Variable and Dimension

PART	DIMENSION	MEAN	STD.DEVIATION	N
MEAN_B	Customer loyalty	3.8093	0.4727	300
MEAN_C	Customer Satisfaction	3.9347	0.0440	300
MEAN_D	Service Quality	4.0520	0.04378	300
MEAN_E	Trust	4.1007	0.04249	300

Based on the analysis shown in the table 4.8, there are customer loyalty and other independent variables. Customer loyalty as a dependent variable while customer satisfaction, service quality, and trust as the independent variables. Customer loyalty had mean scores of 3.8093 and the result of standard deviation is 0.4727 for dependent variables. The mean score for independent variables got the highest mean score is trust 4.1007 and a standard deviation is 0.04249. The lowest value for mean score which is 3.9347 and a standard deviation is 0.0440 is customer satisfaction. Mean score for service quality is 4.0520 and a standard deviation is 0.04378.

4.4.2 Descriptive analysis for dependent variable

Table 4.9: Descriptive Analysis of Customer Loyalty

NO	CUSTOMER LOYALTY	MEAN	STD. DEVIATION	N
1	I will recommend Tabung Haji, Malaysia website to other people.	3.62	1.108	300
2	I recommend my family, friends, and relatives to visit and do business with Tabung Haji, Malaysia.	3.75	1.041	300
3	I believe that customers play an important role in spreading positive word of things about Tabung Haji, Malaysia to others people.	4.12	0.819	300
4	I will recommend Tabung Haji, Malaysia to someone who seeks advice.	3.88	0.938	300
5	I will continue to do more business with Tabung Haji, Malaysia.	3.67	1.005	300

Table above shows the mean and standard deviation analysis for the dependent variable of customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. For question three has the highest mean value based on the data 4.12, respondents agree and believe that customers play an important role in spreading positive word of things about Tabung Haji, Malaysia to others people. In contrast, the lowest means value is question 3.62, where the respondent agree that they will recommend Tabung Haji, Malaysia website to other people.

4.4.3 Descriptive analysis for independent variables

Table 4.10: Descriptive Analysis of Customer Satisfaction factor

NO	CUSTOMER SATISFACTION	MEAN	STD. DEVIATION	N
1	I am generally satisfied with employee's response and prompt services.	4.09	0.843	300
2	I am satisfied with Tabung Haji, Malaysia	3.88	0.940	300
3	I am satisfied with the products provided by Tabung Haji, Malaysia	3.94	0.909	300
4	The services of this Tabung Haji, Malaysia meet my expectation.	3.87	0.878	300
5	I am not thinking of leaving my Tabung Haji, Malaysia.	3.90	0.934	300

## FACULTY ENTREPRENEURSHIP AND BUSINESS

Customer satisfaction factor (independent variable) shows in Table 4.10 for the mean and standard deviation analysis. The data was shown that the highest mean value is question one, 4.09, because the respondent agrees that they generally satisfied with employee's response and prompt services. In contrast, question number four have the lowest mean value, which is 3.87, where the respondents agree that the services of this Tabung Haji, Malaysia meet their expectation.

Table 4.11: Descriptive Analysis of Service Quality

NO	SERVICE QUALITY	MEAN	STD.DEVIATION	N
1	Tabung Haji, Malaysia play a role to help and are always ready to answer any questions from customers.	4.07	0.839	300
2	Information about the Tabung Haji, Malaysia provided by staffs are clear and understandable.	4.07	0.841	300
3	Tabung Haji, Malaysia have excellent facilities and customer feel safe when making a business at the institutions.	3.96	0.866	300
4	Knowledgeable and competent staffs.	4.08	0.844	300
5	The staff at the institution meets the needs of the customers.	4.08	0.820	300

Service quality factor (independent variable) shows in Table 4.10 for the mean and standard deviation analysis. The data was shown that, question four and five have the highest mean value which is 4.08 for each, where the respondents agree that knowledgeable and competent staffs and the staffs at the institution meets the needs of customers. In contrast, question number three have the lowest mean value with a total of 3.96, where the respondents agree that the Tabung haji, Malaysia have excellent facilities and they feel safe when making a business at the institutions.

## FACULTY ENTREPRENEURSHIP AND BUSINESS

Table 4.12: Descriptive Analysis of Trust

NO	TRUST	MEAN	STD.DEVITION	N
1	Tabung Haji, Malaysia have a consistent reputation for honesty.	4.03	0.823	300
2	Clients will establish good relationships with Tabung Haji, Malaysia because they can help clients to fulfil its obligations.	4.05	0.814	300
3	Customers are confident that they can save in Tabung Haji, Malaysia because they are reliable.	4.22	0.848	300
4	I believe that deposits in Tabung Haji, Malaysia are safe.	4.08	0.876	300
5	I believe that products and services offered are based on shariah and this Tabung Haji, Malaysia are truly concerned with Islamic principles.	4.13	0.842	300

Trust factor (independent variable) shows in Table 4.10 for the mean and standard deviation analysis. The data was shown that question three has the highest mean value, 4.22, where the respondent agree that the customers are confident that they can save in Tabung Haji, Malaysia because they are reliable. In contrast, question one have the lowest mean value with a total of 4.03, where the respondent agrees that Tabung Haji, Malaysia have a consistent reputation for honesty.

### 4.5 Validity and Reliability Test

A reliability coefficient called Cronbach's Alpha measures how positively correlated a set of variables is with one another. The degree of compatibility among the variables used to assess a thought can be seen in its consistency. With Cronbach's Alpha, the test's reliability was determined. To determine the reliability of a measurement, its stability and consistency are evaluated.

The average intercorrelations between the concept-measuring items are used to calculate Cronbach's Alpha. The internal consistency is more dependable when Cronbach's

Alpha is closer to 1. The scale's reliability was evaluated after the researcher developed it using several Likert questionnaires.

Table 4.13: Rules of thumb about Cronbach's Alpha

Cronbach Alpha Coefficient	The strength of Association
.90 and up	Excellent
.80 – 89	Good
.70 – 79	Adequate
Below .70	May have limit applicability

Source: (Sekaran, U., & Bougie, R, 2010)

#### 4.5.1 Reliability Result for Customer Loyalty among Depositors in Tabung Haji, Malaysia in Selangor

Table 4.14: Reliability Result for Customer Loyalty among Depositors in Tabung Haji, Malaysia in Selangor

No	Dependent Variable	Cronbach's Alpha	No. of Items	Level of Reliability
1	Customer Loyalty among Depositors in Tabung Haji, Malaysia	0.887	5	Good

According to table 4.14, the result of the reliability test for the dependent variable, which is customer loyalty among depositors in Tabung Haji, Malaysia in Selangor, was acceptable. It is due to the fact that Cronbach's Alpha is 0.887. This indicates that the association's strength good.

4.5.2 Reliability for Customer Satisfaction

Table 4.15: Reliability Result for Customer Satisfaction

No	Independent Variable	Cronbach's Alpha	No. of Items	Level of Reliability
1	Customer Satisfaction	0.906	5	Excellent

According to table 4.15, the result reliability test for the independent variable, which is customer satisfaction, was acceptable. It is because Cronbach's Alpha is 0.906. This indicates that the association's strength is excellent.

4.5.3 Reliability for Service Quality

Table 4.16: Reliability Result for Service Quality

No	Independent Variable	Cronbach's Alpha	No. of Items	Level of Reliability
1	Service Quality	0.942	5	Excellent

According to table 4.16, the result reliability test for the independent variable, which is service quality, was acceptable. It is due to the fact that Cronbach's Alpha is 0.942. This indicates that the association's strength is excellent.

4.5.4 Reliability for Trust

Table 4.17: Reliability Result for Trust

No	Independent Variable	Cronbach's Alpha	No. of Items	Level of Reliability
1	Trust	0.924	5	Excellent

According to table 4.17, the result reliability test for the independent variable, which is trust, was acceptable. It is due to the fact that Cronbach's Alpha is 0.924. This indicates that the association's strength is excellent.



4.6 Normality Test

Table 4.18: Result of Normality Test

Variables	Mean	Skewness	Kurtosis
Customer Loyalty Among Depositors in Tabung Haji, Malaysia in Selangor.	3.8093	-.465	.364
Customer Satisfaction	3.9347	-.520	.433
Service Quality	4.0520	-.749	.853
Trust	4.1007	-.884	1.343

There is a dependent variable which is customer loyalty among depositors in Tabung Haji, Malaysia in Selangor, and an independent variable which is customer satisfaction, service quality, and trust that has been shown based on the results of the normality test that has been made. Therefore, based on the tests that have been made, all the values of the dependent and independent variables are in the normal range, which shows a value between -1 and +1.

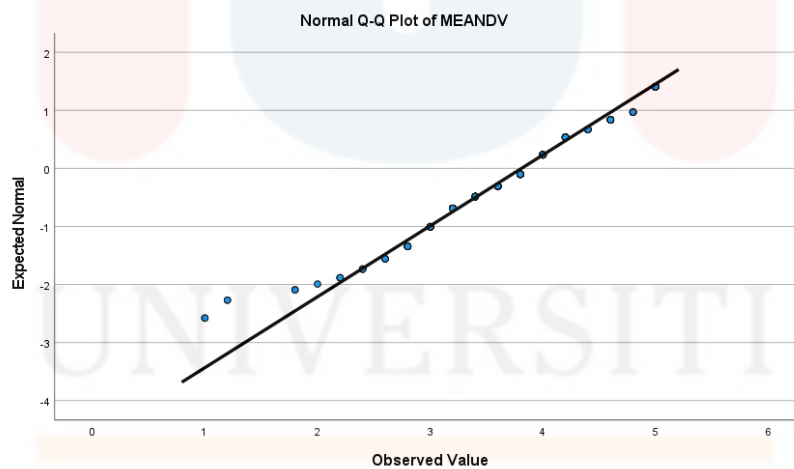


Figure 8: Normal Q-Q Plot of Customer Loyalty

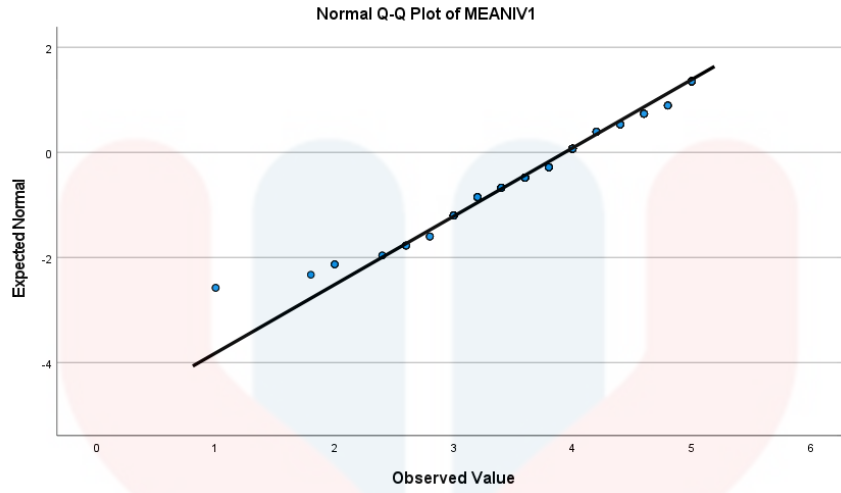


Figure 9: Normal Q-Q Plot of Customer Satisfaction

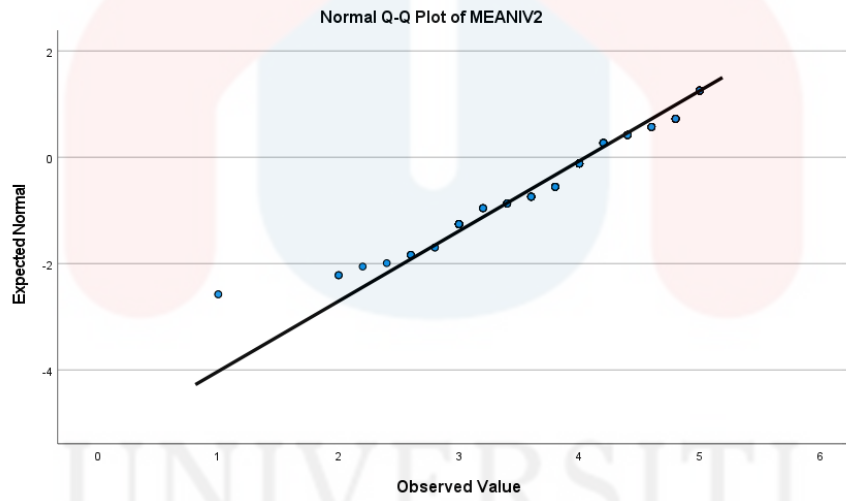


Figure 10: Normal Q-Q Plot of Service Quality

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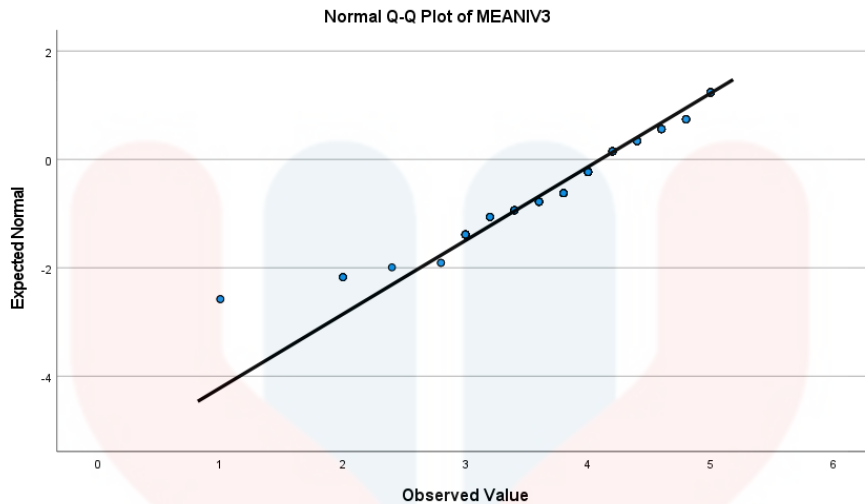


Figure 11: Normal Q-Q Plot of Trust

According to the Q-Q plot shown above, the variable scores are normally distributed.

#### 4.7 Hypotheses Testing

The results received will be used to conduct hypothesis testing. To gain insight into his findings, feedback from individuals will be used to evaluate. This study used Pearson correlation analysis. Pearson Correlation was utilized in this study to define and analyze the connection between the dependent variable of customer loyalty among depositors in Tabung Haji, Malaysia in Selangor and the independent variables of customer satisfaction, service quality, and trust. To find out the strength of the linear relationship between two variables, the Pearson's correlation coefficient will be used. This technique is also used to determine whether or not the hypothesis should be accepted and rejected.

Table 4.19: The Pearson Correlation Result  
Correlations

		Customer Loyalty	Customer Satisfaction	Service Quality	Trust
Customer Loyalty	Pearson Correlation	1	.782**	.731**	.722**
	Sig. (1-tailed)		.000	.000	.000
	N	300	300	300	300
Customer Satisfaction	Pearson Correlation	.782**	1	.801**	.794**
	Sig. (1-tailed)	.000		.000	.000
	N	300	300	300	300
Service Quality	Pearson Correlation	.731**	.801**	1	.839**
	Sig. (1-tailed)	.000	.000		.000
	N	300	300	300	300
Trust	Pearson Correlation	.722**	.794**	.839**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	300	300	300	300

\*\* . Correlation is significant at the 0.01 level (1-tailed).

Table 4.20: How to interpret the size (strengths) of a correlation coefficient

CORRELATION COEFFICIENT SIZE	INTERPRETATION
0.90 to 1.00 (-0.90 to -1.00)	Very high positive (negative) correlation
0.70 to 0.90 (-0.70 to -0.90)	High positive (negative) correlation
0.50 to 0.70 (-0.50 to -0.70)	Moderate positive (negative) correlation
0.30 to 0.50 (-0.30 to -0.50)	Low positive (negative) correlation
0 to 0.30 (-0 to -0.30)	Negligible correlation

Hypothesis 1: Customer Satisfaction

**H1:** There is a positive relationship between customer satisfaction and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.

Table 4.21: Correlation for the Customer Satisfaction

		Customer Loyalty	Customer Satisfaction
Customer Loyalty	Pearson Correlation	1	.782**
	Sig. (1-tailed)		.000
	N	300	300
Customer Satisfaction	Pearson Correlation	.782**	1
	Sig. (1-tailed)	.000	
	N	300	300

\*\* . Correlation is significant at the 0.01 level (1-tailed).

The table 4.21, the correlation between customer satisfaction and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. The value of the correlation coefficient is 0.782, between both variables have a high relationship. As a result, there is a positive relationship between customer satisfaction and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. The result was shown that, the relationship between customer satisfaction and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor is significant because the p-value 0.000 (p-value < 0.01). So, H1 is accepted.

Hypothesis 2: Service Quality

**H2:** There is a positive relationship between service quality and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.

Table 4.22: Correlation for the Service Quality  
**Correlations**

		Customer Loyalty	Service Quality
Customer Loyalty	Pearson Correlation	1	.731**
	Sig. (1-tailed)		.000
	N	300	300
Service Quality	Pearson Correlation	.731**	1
	Sig. (1-tailed)	.000	
	N	300	300

\*\* . Correlation is significant at the 0.01 level (1-tailed).

The table 4.22, the correlation between service quality and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. The value of correlation coefficient is 0.731, between both variables have a high relationship. As a result, there is a positive relationship service quality and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. Based on the result, the relationship between service quality and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor is significant because the p-value 0.000 (p-value < 0.01). So, H2 is accepted.

Hypothesis 3: Trust

**H3:** There is a positive relationship between trust and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.

Table 4.23: Correlation for the Trust  
**Correlations**

		Customer Loyalty	Trust
Customer Loyalty	Pearson Correlation	1	.722**
	Sig. (1-tailed)		.000
	N	300	300
Trust	Pearson Correlation	.722**	1
	Sig. (1-tailed)	.000	
	N	300	300

\*\* . Correlation is significant at the 0.01 level (1-tailed).

The table 4.23, the correlation between trust and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. The value of the correlation coefficient is 0.722, between both variables have a high relationship. As a result, there is a positive relationship between trust and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. Based on the result, the relationship between trust and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor is significant because the p-value 0.000 (p-value < 0.01). So, H3 is accepted.

Hypothesis Result

Table 4.24: Hypothesis Result

	Research Question and Objective	Hypothesis	Pearson's Correlation Result	
<b>H1</b>	<p><b>RQ1:</b> Is there any relationship between customer satisfaction and customer loyalty among depositors in Tabung Haji, Malaysia?</p> <p><b>RO1:</b> To identify the relationship between customer satisfaction and loyalty among depositors in Tabung Haji, Malaysia.</p>	There is a positive relationship between customer satisfaction and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.	R = 0.782 P = 0.000	Significant, Accepted
<b>H2</b>	<p><b>RQ2:</b> Is there any relationship between service quality and customer loyalty among depositors in Tabung Haji, Malaysia?</p> <p><b>RO2:</b> To identify the relationship between service quality and customer loyalty among depositors in Tabung Haji, Malaysia.</p>	There is a positive relationship between service quality and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.	R = 0.731 P = 0.000	Significant, Accepted
<b>H3</b>	<p><b>RQ3:</b> Is there any relationship between trust and customer loyalty among depositors in Tabung Haji, Malaysia?</p> <p><b>RO3:</b> To identify the relationship between trust and customer loyalty among depositors in Tabung Haji Malaysia.</p>	There is a positive relationship between trust and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.	R = 0.722 P = 0.000	Significant, Accepted

Based on the table 4.24, positive significant relationships between customer satisfaction, service quality, trust and customer loyalty among depositors in Tabung haji, Malaysia in Selangor. At 0.01 levels of significance, all hypothesis was accepted.



#### 4.8 Summary

The methods outlined above, which are based on data collection and analysis techniques, were used to conduct this study. In this study, data analysis was used to examine the questionnaires that the participants submitted. Respondents received the survey link over several social media sites, including Facebook, Instagram, and WhatsApp. When we received comments from the respondents, we used the Statistical Package for Social Science or IBM SPSS Statistics to assess the data. We concluded that every study variable was appropriate based on the reliability analysis results. Furthermore, the hypothesis of the study indicates a noteworthy correlation, as per the results of the correlation analysis. To sum up, every research question and goal was addressed by this statistical analysis. An extensive explanation of the variables impacting depositors' customer loyalty in Tabung Haji, Malaysia in Selangor is given by the data analysis.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 Introduction

The study aims to examine customer loyalty in Tabung Haji Malaysia in Selangor. The majority of depositors in Tabung Haji, Malaysia feel that using Tabung Haji, Malaysia in their daily lives is easy. The use of Tabung Haji, Malaysia will increase the efficiency of payment or storage when bank staff are user-friendly when making transactions. Through capital allocation and financial decisions, Islamic banks are supposed to maintain not just their operations but also the environment and society. This assertion can be easily viewed by the Chapra model of Islamic banking (Hassan & Aliyu, 2018) Challenges the traditional relationship-oriented banking strategy, because non-advisory services have traditionally been packaged together with advisory services, such as savings, and they have together contributed positively to the profitability of retail banks. Retail banks have traditionally used a relationship-oriented business model, in which they forge long-lasting relationships with loyal customers (Boot, 2000). Based on the paper's findings, the study may be able to determine that customer loyalty and Tabung Haji, Malaysia's ease of use have a positive and substantial relationship.

5.2 Key Findings

The main objective of this study is to identify the positive relationship between customer satisfaction, service quality, and trust and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. The objective of this research is to find out the factors that lead to customer loyalty among depositors in Tabung Haji, Malaysia. The researcher agrees that customer loyalty among depositors in Tabung Haji, Malaysia in Selangor is impacted by a positive relationship between customer satisfaction, service quality, and trust, based on the data from Chapter 4. Table 5.1 shows a summary of the results regarding the objective, which is to identify the positive relationship between customer satisfaction, service quality, and trust and

customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. Thus, all the hypothesis testing is accepted.

Table 5.1: Findings of the result

HYPOTHESIS STATEMENT	RESULT	FINDINGS OF DATA ANALYSIS
<b>H1:</b> There is a positive relationship between customer satisfaction and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.	$r = 0.782$ $P = 0.000$ High	H1 is accepted
<b>H2:</b> There is a positive relationship between service quality and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.	$r = 0.731$ $P = 0.000$ High	H2 is accepted
<b>H3:</b> There is a positive relationship between trust and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.	$r = 0.722$ $P = 0.000$ High	H3 is accepted

### 5.3 Discussion

#### 5.3.1 Customer Satisfaction

**H1:** There is a positive relationship between customer satisfaction and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.

Based on the first hypothesis, the researcher found that there is a positive relationship between customer satisfaction and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. According to the results of the Pearson Correlation Coefficient Index, this study found a significant relationship between customer satisfaction and customer loyalty, with a result of 0.782 and a significant value of  $p = 0.000$ . This means that there is a significant

relationship between customer satisfaction and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. Therefore, the results show that the first hypothesis is accepted.

Based on the findings of the previous study, the researcher agreed that customer satisfaction is an important element in an institution, whether it is a bank or a non-bank. According to Anouze et al. (2019) customers and organisations, especially banks, are primarily concerned with customer satisfaction. In addition, according to Hayati et al. (2020) it is clearly stated that a customer's reaction to an assessment of perceived suitability between the expected and actual performance of a product perceived after use constitutes customer satisfaction. Customer satisfaction is very important because it can help an institution evaluate the satisfaction of each customer with the services received. Therefore, customer satisfaction has a significant relationship with customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.

### 5.3.2 Service Quality

**H2:** There is a positive relationship between service quality and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.

Based on the second hypothesis, the researcher found that there is a positive relationship between service quality and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. According to the results of the Pearson Correlation Coefficient index, this study found a significant relationship between service quality and customer loyalty, with a result of 0.731 and a significant value of  $p = 0.000$ . So, this means that there is a significant relationship between service quality and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. In conclusion, the results of the Pearson correlation coefficient index show that the second hypothesis is accepted.

Service quality is very important in an institution because good service quality can increase customer retention rates, help attract new customers, and increase productivity.

According to Asnawi et al. (2020) quality is defined as the amount to which a service can please customers by meeting their wants, desires, and expectations; alternatively. Asnawi et al. (2020) define service quality as the organisation's ability to meet customers' expectations. Furthermore, based on past research by Yasir et al. (2022), the level of customer service has an impact on how long clients keep their savings in Islamic financial institutions. According to Yasir et al. (2022) the organisation benefits from the measurement of service quality for a variety of reasons, including reduced costs, increased market share, and customer loyalty. Hence, customer satisfaction is very influential in relation to customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.

### 5.3.3 Trust

**H3:** There is a positive relationship between trust and the customer loyalty among depositors in Tabung Haji, Malaysia in Selangor.

Based on the third hypothesis, the researcher found that there is a positive relationship between trust and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. According to the results of the Pearson Correlation Coefficient index, this study found a significant relationship between service quality and customer loyalty, with a result of 0.722 and a significant value of  $p = 0.000$ . So, this means that there is a significant relationship between trust and customer loyalty among depositors in Tabung Haji, Malaysia in Selangor. Based on the Pearson Correlation Coefficient results, the third hypothesis can be accepted.

Previous studies have shown that trust is a very important element and has a positive relationship with customer loyalty among depositors in Selangor. In the previous study, Fauzi and Suryani (2019) found that trust is the foundation of a successful and long-term customer relationship. According to Fauzi and Suryani (2019) trust is developed when a company is engaged in meeting the requirements of its customers and developing products or services that provide value to their lives. The existence of trust in an institution can increase its growth,

retain customers, and attract new ones. Thus, it can be stated that consumer loyalty will be influenced by the firm's trust.

#### 5.4 Implications of The Study

The study's implications for historical customer loyalty among depositors in Tabung Haji, Malaysia entities raise a number of significant concerns before it is finished. Another important factor to consider while doing research is the consequences of the findings. This study will look into the impact of depositors' perceptions of the usefulness and ease of use of Tabung Haji, Malaysia on their customer loyalty. In addition, this study aims to find out how depositors trust Tabung Haji, Malaysia.

According to the report, a number of characteristics, including customer satisfaction, service quality, and trust, are taken into consideration when determining how often Tabung Haji, Malaysia are used. According to this study, the greatest factor when using Tabung Haji, Malaysia is customer satisfaction (0.782). Cutting-edge technology, it's critical to gauge consumer acceptability of Tabung Haji, Malaysia and comprehend the platform's potential benefits for depositors. Depositors may think backwards due to ignorance of its application. This is a result of the world being increasingly reliant on technology and the development of a technologically intelligent civilization. Depositors often fall behind if they are unable to keep up with technological advancements. Depositors should therefore be more knowledgeable about using Tabung Haji, Malaysia, which are common in industrialized nations. Depositors will be aware that Tabung Haji, Malaysia are often used as the main method of payment for transactions. Using Tabung Haji, Malaysia will improve payment efficiency. If depositors bring cash, they must bring enough cash to ensure that there are no issues such as the balance not being refunded and that the procedure for providing depositor amenities operates without a hitch.

Additionally, there are a lot of benefits to storing goods at Tabung Haji, Malaysia establishments in Selangor. Customers of Tabung Haji, Malaysia have an easier time because they do not need to carry cash. Many issues arise from patrons who carry their wallets and bags in order to carry cash. All Tabung Haji, Malaysia require is a smartphone and internet access. Customers can easily locate and use helpful Tabung Haji, Malaysia for their payment needs. If a customer uses a Tabung Haji, Malaysia, they can instead examine a digital record of their financial affairs. Additionally, clients can cut their spending and plan their expenses by understanding the transaction history.

To completely understand customer satisfaction, service quality, and trust, clients should be conversant with electronic banking. The benefits of using Tabung Haji, Malaysia are becoming apparent to clients as they integrate digital payment systems into their daily lives. Customers can now live in a fresh, practical, and more accessible way thanks to Tabung Haji, Malaysia.

### 5.5 Limitations of The Study

Numerous shortcomings in this study have been brought to light. The utilization of non-banking institutions necessitates reliable internet connectivity to the specified place. Since Selangor is a good place for clients to develop network trust, it is a wise choice to use Tabung Haji, Malaysia there. This is due to Selangor's central location within a metropolis and its large population, which provides numerous advantages for Tabung Haji, Malaysia.

The first is that only Selangor clients are included in the study's target audience. The responses range from 18 to above and are all dated 2005 and later. The survey's result takes into account the opinions of all generations, not only those of the 2005 generation. Not simply young people can use Tabung Haji, Malaysia. People of all ages can. Users of different ages can adopt new technology systems at different rates, depending on their needs. Young people are more likely than older people to adopt new, advanced technologies because they were born

into distinct generations. These elements may therefore have an impact on the precision and dependability of the study's conclusions.

Additionally, students from Universiti Malaysia Kelantan (UMK) were randomly assigned to receive the research questionnaire. Respondents come from a variety of courses and faculties (UMK) themes and are Universiti Malaysia Kelantan continuing education students. Using non-bank institutions might have different effects based on one's educational background. The veracity of the findings may be impacted by the study's emphasis on undergraduate students.

Lastly, all respondents have a high level of education because the target group is made up of depositors in Selangor especially from Universiti Malaysia Kelantan (UMK). Both degree-holding professionals and undergraduate students participated in this poll. Differently educated consumers, however, can be less or more resistant to influencing Tabung Haji, Malaysia entities. Therefore, it's possible that the study's findings are inaccurate. If this study is directed towards a population with a wide range of educational backgrounds, the findings will hold true in subsequent research.

#### 5.6 Recommendations / Suggestion for Future Research

There will be several limitations to deal with while conducting this research. Consequently, certain recommendations and suggestions have been made that future researchers may find useful in addressing the shortcomings mentioned in this work. Future research should include a wider range of genders, ages, and generations in their target demographic. Future research should include older people in addition to younger ones as part of the target population. Because of this, several generations have experienced varying degrees of technological advancement, which is closely linked to Tabung Haji, Malaysia in Selangor. This helps to increase the accuracy of the findings.



In addition, it is recommended that the sample size take into account the different educational backgrounds of residents in Selangor. People who work in the public or commercial sectors, as well as students studying here, could have diverse viewpoints and persuade clients in Selangor to utilize Tabung Haji, Malaysia. Future research must therefore be done with individuals that have different educational backgrounds in order to improve their performance in the analysis of the payment systems used by Tabung Haji, Malaysia.

It is advised to include a few more variables in the utilization factor for Tabung Haji, Malaysia. Future research on the use of Tabung Haji, Malaysia ought to include elements like commitment, cost, and reality. As a result, similar research can be done in the future in various settings to look at the variables that can be used when using Tabung Haji, Malaysia. To gain a deeper understanding of respondents' viewpoints, focus groups and in-depth interviews may be included in further research. Additionally, this study ought to have included cultural impacts, but time and money constraints prevented it from doing so. Future studies, however, might look at cultural variations in people's intents to use Tabung Haji, Malaysia.

### 5.7 Overall Conclusion of The Study

In conclusion, this study found that all three hypotheses in this study can be accepted. All independent variables show a positive correlation coefficient with the dependent variable when this study is conducted on the population of Selangor. Three independent variables — customer satisfaction, service quality, and trust—are examined in this study. There exists a noteworthy correlation between all independent factors and customer loyalty among depositors in non-bank establishments located in Selangor. Every variable has a positive connection when measured against the correlation coefficient value. A part from that, this study also has some limitation in term of sample size because the target population in this study is too large in conducting this research. This chapter highlights a summary of the key findings, a discussion of hypotheses, the study's implications and limitations, and potential future research topics. The

establishment of Tabung Haji, Malaysia is intended to be a platform for the development process. According to research, customer loyalty to Tabung Haji, Malaysia's products and services is demonstrated by customer satisfaction, service quality, and trust. As a result, in Tabung Haji, Malaysia, all of the independent factors and the dependent variable—customer loyalty—have a substantial relationship.

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**APPENDIX A: Draft of Questionnaire**

**SECTION A: DEMOGRAPHIC PROFILE**

**SEKSYEN A: PROFIL DEMOGRAFIC**

Please select only appropriate answer

Sila pilih jawapan yang sesuai sahaja

1. Gender / Jantina

- Male / Lelaki
- Female / Perempuan

2. 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
- 50 years and above / 50 tahun dan ke atas

3. Ethnicity / Kaum

- Malay / Melayu
- Chinese / Cina
- Indian / India
- Others / Lain - lain

4. Occupation / Pekerjaan

- Government Sector / Sektor Kerajaan
- Private Sector / Sektor Swasta
- Self-employed / Bekerja Sendiri
- Unemployed / Tidak Bekerja
- Student / Pelajar

5. Have you ever used a service in a non-bank institution? / Pernahkah anda menggunakan perkhidmatan di institusi bukan bank?

- Yes / Ya

- No / Tidak
6. Frequency of dealing with non-bank institutions. / Ke kerap an berurusan dengan institusi bukan bank.
- Very rare / Sangat jarang
- Sometimes / Kadang - kadang
- Always / Sentiasa

**SECTION B : DEPENDENT VARIABLES - CUSTOMER LOYALTY**

**BAHAGIAN B : PEMBOLEH UBAH BERGANTUNG - KESETIAAN PELANGGAN**

Respondents are required to indicate the level of agreement with the following statement based on five-point Likert scales.

Responden dikehendaki menunjukkan tahap persetujuan dengan pernyataan berikut berdasarkan skala Likert lima mata.

1	2	3	4	5
Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Neutral / Neutral	Agree / Setuju	Strongly Agree / Sangat Setuju

NO.	QUESTION / SOALAN	SCALE / SKALA				
1.	Saya akan mengesyorkan tapak web Tabung Haji, Malaysia kepada orang lain. I will recommend Tabung Haji, Malaysia website to other people.	1	2	3	4	5
2.	Saya mengesyorkan keluarga, rakan dan saudara mara saya untuk melawat dan menjalankan perniagaan dengan Tabung haji, Malaysia. I recommend my family, friends, and relatives to visit and do business with the Tabung Haji, Malaysia.	1	2	3	4	5
3.	Saya percaya bahawa niat pelanggan untuk menyebarkan berita positif tentang Tabung Haji, Malaysia kepada orang lain. I believe that the customer's intention is to spread positive word of things about Tabung Haji, Malaysia to other people.	1	2	3	4	5
4.	Saya akan mengesyorkan Tabung Haji, Malaysia kepada seseorang yang mendapatkan nasihat. I will recommend Tabung Haji, Malaysia to someone who	1	2	3	4	5

## FACULTY ENTREPRENEURSHIP AND BUSINESS

	seeks advice.					
5.	Saya akan terus melakukan lebih banyak perniagaan dengan Tabung Haji, Malaysia. I will continue to do more business with Tabung Haji, Malaysia.	1	2	3	4	5

### SECTION C: INDEPENDENT VARIABLES

#### BAHAGIAN C: PEMBOLEH UBAH BEBAS

Respondents are required to indicate the level of agreement with the following statement based on five-point Likert scales.

Responden dikehendaki menunjukkan tahap persetujuan dengan pernyataan berikut berdasarkan skala Likert lima mata.

1	2	3	4	5
Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Neutral / Neutral	Agree / Setuju	Strongly Agree / Sangat Setuju

### CUSTOMER SATISFACTION

NO.	QUESTION / SOALAN	SCALE / SKALA				
		1	2	3	4	5
1.	Saya secara amnya berpuas hati dengan maklum balas pekerja dan perkhidmatan segera. I am generally satisfied with employee's response and prompt services.	1	2	3	4	5
2.	Saya berpuas hati dengan perkhidmatan bukan kewangan. I am generally satisfied with employee's response and prompt services.	1	2	3	4	5
3.	Saya berpuas hati dengan produk yang disediakan oleh Tabung Haji, Malaysia. I am satisfied with products and provided by Tabung Haji, Malaysia.	1	2	3	4	5
4.	Perkhidmatan Tabung Haji, Malaysia ini memenuhi jangkaan saya. The services of this Tabung Haji, Malaysia meet my expectation.	1	2	3	4	5
5.	Saya tidak fikir untuk meninggalkan Tabung Haji, Malaysia saya. I don't think to leave my Tabung Haji, Malaysia.	1	2	3	4	5



**FACULTY ENTREPRENEURSHIP AND BUSINESS**

**SERVICE QUALITY**

NO.	QUESTION / SOALAN	SCALE / SKALA				
1.	Tabung Haji, Malaysia kesediaan untuk membantu dan sentiasa bersedia untuk menjawab dan menjawab sebarang pertanyaan daripada pelanggan. Tabung Haji, Malaysia willingness to help and is always ready to respond and answer to any question from customers.	1	2	3	4	5
2.	Maklumat mengenai Tabung Haji, Malaysia yang disediakan oleh kakitangan adalah jelas dan boleh difahami. Information about the Tabung Haji, Malaysia provided by staffs are clear and understandable.	1	2	3	4	5
3.	Institusi bukan bank mempunyai kemudahan yang sangat baik dan pelanggan berasa selamat apabila membuat perniagaan di institusi tersebut.  The non-bank institutions have excellent facilities and customer feel safe when making a business at the institutions.	1	2	3	4	5
4.	Kakitangan yang berpengetahuan dan cekap. Knowledgeable and competent staffs.	1	2	3	4	5
5.	Kakitangan di institusi memenuhi keperluan pelanggan. The staff at the institution meets the needs of the customers.	1	2	3	4	5

**TRUST**

NO.	QUESTION / SOALAN	SCALE / SKALA				
1.	Tabung Haji, Malaysia ini mempunyai reputasi yang konsisten untuk kejujuran. Tabung Haji, Malaysia have a consistent reputation for honesty.	1	2	3	4	5
2.	Pelanggan akan menjalinkan hubungan yang baik dengan Tabung Haji, Malaysia kerana ia dapat membantu pelanggan memenuhi kewajibannya. Clients will establish good relationships with Tabung Haji, Malaysia because they can help clients to fulfils its obligations.	1	2	3	4	5
3.	Pelanggan yakin bahawa mereka boleh menyimpan di Tabung Haji, Malaysia kerana ia boleh dipercayai. Customers are confident that they can save in Tabung Haji, Malaysia because they are reliable.	1	2	3	4	5
4.	Saya percaya bahawa deposit di Tabung Haji Malaysia adalah selamat. I believe that deposits in Tabung Haji, Malaysia are safe.	1	2	3	4	5
5.	Saya percaya produk dan perkhidmatan yang ditawarkan adalah berlandaskan syariah dan Tabung Haji, Malaysia ini	1	2	3	4	5

	benar-benar mementingkan prinsip-prinsip Islam. I believe that products and services offered are based on shariah and this Tabung Haji, Malaysia are truly concerned with islamic principles.				
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APPENDIX B: Gantt Chart

GANTT CHART OF RESEARCH ACTIVITIES ON PROPOSAL FOR YEAR 2023 AND YEAR 2024

GANTT CHART (By Arrow) Year	2023 /2024				
Project Activities	March	April	May	June	July
<b>Distribution of related information:</b> <ul style="list-style-type: none"> <li>➤ Division of groups, supervisors and evaluators</li> <li>➤ Division of Pdp activities, guidelines and rubrics</li> </ul>					
<b>Student meeting with supervisor:</b> <ul style="list-style-type: none"> <li>➤ Briefing related to the FYP process.</li> </ul>					
<b>Selection of research topics and submission:</b> <ul style="list-style-type: none"> <li>➤ Discussion of appropriate topics for study with supervisor.</li> <li>➤ Get information related to the title</li> </ul>					
<b>Writing the chapter 1 which is the introduction:</b> <ul style="list-style-type: none"> <li>➤ Make an explanation related to the study title, which is related to the background of the study, problem statement, research question, research objective, scope of the study, significance of study, definition of term and organization of the proposal.</li> </ul>					

<p><b>Submission of chapter 1:</b></p> <ul style="list-style-type: none"> <li>➤ Supervisors make an evaluation related to the writing of chapter 1.</li> <li>➤ Group members make corrections from the evaluation made by the supervisor.</li> </ul>					
<p><b>Writing the chapter 2 which is literature review:</b></p> <ul style="list-style-type: none"> <li>➤ Gather information related to research from articles, journals, books and theses.</li> </ul>					
<p><b>Submission chapter 2:</b></p> <ul style="list-style-type: none"> <li>➤ Supervisors make an evaluation related to the writing of chapter 2.</li> <li>➤ Group members make corrections from the evaluation made by the supervisor.</li> </ul>					
<p><b>Presentation for final year project 1</b></p>					
<p><b>Final Submission of PPTA 1</b></p>					

FKP

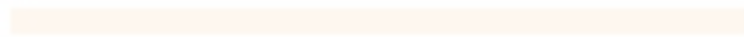
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**GANTT CHART OF RESEARCH ACTIVITIES ON PROPOSAL FOR YEAR 2023  
AND YEAR 2024**

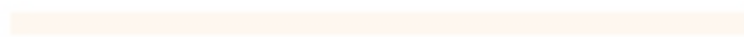
<b>GANTT CHART</b>				
<b>(By Arrow) Year</b>	<b>2023 /2024</b>			
Project Activities	October	November	December	January
<b>CHAPTER 4: DATA ANALYSIS AND FINDINGS</b>				
Discussion about the problem statement, research question and research objectives (draft PPTA 2)				
Laboratory analysis				
Statistical analysis				
Starting of chapter 4				
End of Chapter 4				
<b>CHAPTER 5:</b>				
Discussion and findings				
Recommendation for future research				
Starting of chapter 5				
End of chapter 5				
Submission of first draft of PPTA II				
Submission of second draft of PPTA II				
FINAL SUBMISSION OF				



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