

**A COMPARATIVE STUDY ON KNOWLEDGE
ATTITUDE AND READINESS TO COMPLY WITH
SHARIAH LAW TOWARDS ISLAMIC BANKING
PRODUCT AND SERVICES AMONG STUDENTS OF
DIFFERENT RACES IN UNIVERSITI MALAYSIA
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**BACHELOR OF BUSINESS ADMINISTRATION (ISLAMIC BANKING
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**A Comparative Study on Knowledge Attitude and Readiness
to Comply with Shariah Law Towards Islamic Banking
Product and Services Among Students of Different Races in
Universiti Malaysia Kelantan**

by

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A thesis submitted in fulfilment of the requirements for the degree of
business administration (Islamic banking and finance)

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TABLE OF CONTENTS

THESIS DECLARATION	I
ACKNOWLEDGEMENT	II
LIST OF TABLES	VIII
LIST OF FIGURES	X
LIST OF ABBREVIATIONS	XI
LIST OF SYMBOLS	XII
ABSTRACT	XIII
CHAPTER 1	1
INTRODUCTION	1
1.1 Background of The Study	1
1.2 Problem Statements	6
1.3 Research Questions	8
1.4 Research Objectives	8
1.5 Scope of The Study	9
1.6 Significance of The Study	9
1.7 Definition of Term	11
1.8 Organization of The Study	11
CHAPTER 2	14
LITERATURE REVIEW	14
2.1 Introduction	14
2.2 Underpinning Theory	14
2.3 Previous Studies	17
2.3.1 Knowledge of Islamic banking	17
2.3.2 Attitude towards Islamic banking	17
2.3.3 Readiness to comply with Sharia Law	18
2.4 Hypotheses Development	18

2.4.1 Knowledge of Islamic banking products and services among different races of students of Universiti Malaysia Kelantan students.....	18
2.4.2 Attitude towards Islamic banking products and services among different races of students of Universiti Malaysia Kelantan students.....	19
2.4.3 Readiness to comply with Sharia Law among different races of students of Universiti Malaysia Kelantan students.....	20
2.5 Conceptual Framework.....	21
2.6 Summary	22
CHAPTER 3.....	23
RESEARCH METHODS.....	23
3.1 Introduction	23
3.2 Research Design	23
3.3 Data Collection Method.....	24
3.4 Questionnaire Design.....	25
3.5 Questionnaire Development.....	26
3.6 Pilot Study.....	27
3.7 Study Population.....	28
3.8 Sample Size	28
3.9 Sampling Techniques.....	29
3.10 Measurement of The Variables and Construct.....	30
3.10.1 Measurement of Variables.....	30
3.10.2 Operationalization of Variables	31
3.10.3 Measurement Scale	31
3.10.3.1 Likert Scale.....	31
3.10.3.2 Numeric Scale.....	32
3.10.3.3 Scale of Intervals	32
3.10.3.4 Scales of Ratio	32
3.11 Research Instrument Development.....	33

3.11.1 Knowledge of Islamic banking	33
3.11.2 Attitude towards Islamic banking	34
3.11.3 Readiness to comply with Shariah law	35
3.12 Procedure for Data Analysis.....	36
3.12.1 Data Analysis using Statistical Package for the Social Sciences (SPSS) version 26	36
3.12.2 Descriptive Statistics	36
3.12.3 Reliability Analysis.....	37
3.12.4 Kruskal-Wallis Analysis.....	38
3.13 Summary	39
CHAPTER 4.....	40
DATA ANALYSIS AND FINDINGS.....	40
4.1 Introduction	40
4.2 Preliminary Analysis.....	40
4.2.1 Pilot Test.....	40
4.2.2 Reliability Test for Pilot Test.....	42
4.3 Demographic Profile of Respondents	42
4.3.1 Age	43
4.3.2 Gender	44
4.3.3 Race	45
4.3.4 Course.....	46
4.3.5 Semester.....	47
4.4 Descriptive Analysis.....	48
4.4.1 Knowledge of Islamic banking (Variables I).....	49
4.4.2 Attitude towards Islamic banking (Variables II).....	50
4.4.3 Readiness to comply with Shariah law (Variables III).....	51
4.5 Validity and Reliability Test	52

4.5.1 Knowledge of Islamic Banking (Variables I).....	52
4.5.2 Attitude towards Islamic Banking (Variables II).....	52
4.5.3 Readiness to comply with Shariah law (Variables III).....	53
4.6 Normality Test.....	53
4.7 Kruskal – Wallis Test.....	55
4.7.1 Knowledge of Islamic banking	56
4.7.2 Attitude towards Islamic Banking	57
4.7.3. Readiness to comply with Shariah law	59
4.8 Hypotheses Testing.....	61
4.8.1 Knowledge of Islamic banking (Hypothesis I)	61
4.8.2 Attitude towards Islamic Banking (Hypothesis II)	62
4.8.3 Readiness to comply with Shariah law (Hypothesis III).....	62
4.9 Summary	63
CHAPTER 5.....	64
DISCUSSION AND CONCLUSION.....	64
5.1 Introduction	64
5.2 Key Findings	64
5.3 Discussion	66
5.3.1 The knowledge on Islamic banking product and services for the four races groups are different ($H1_a$).....	66
5.3.2 The attitude towards Islamic banking product and services for the four races groups are different ($H2_a$).....	67
5.3.3 The readiness to comply with Shariah law towards Islamic banking product and services for the four races groups are different ($H3_a$).....	68
5.4 Implications of the Study	69
5.5 Limitations of the Study.....	71
5.6 Recommendations/ Suggestion for Future Research.....	73
5.7 Overall Conclusion of the Study	74

REFERENCES	76
APPENDIX A: QUESTIONNAIRE DRAFT	81
APPENDIX B.....	85



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LIST OF TABLES

Table 2.1: Summary of hypothesis	22
Table 3.1: A Sample Size of Krejcie & Morgan (1970)	29
Table 3.2: Measurement of variables	31
Table 3.3: Five – Point Likert – Scale.....	32
Table 3.4: Knowledge of Islamic banking	34
Table 3.5: Attitude towards Islamic banking.....	35
Table 3.6: Readiness to comply with Shariah law	35
Table 4.1: Scale of Cronbach’s Alpha	41
Table 4.2: Summary of Reliability Analysis for Pilot Test.....	42
Table 4.3: Demographic Profile: Age	43
Table 4.4: Demographic Profile: Gender	44
Table 4.5: Demographic Data: Race	45
Table 4.6: Demographic Data: Course.....	46
Table 4.7: Demographic Data: Semester.....	47
Table 4.8: Descriptive Analysis: Knowledge of Islamic banking (Variables I).....	49
Table 4.9: Descriptive Analysis: Attitude towards Islamic banking (Variables II).....	50
Table 4.10: Descriptive Analysis: Readiness to comply with Shariah law (Variables III).....	51
Table 4.11: Reliability Test: Knowledge of Islamic Banking	52
Table 4.12: Reliability Test: Attitude towards Islamic Banking	52
Table 4.13: Reliability Test: Readiness to comply with Shariah law	53

Table 4.14: Test of Normality: Kolmogorov-Smirnov ^a and Shapiro-Wilk Test	54
Table 4.15: Mean of The Knowledge of Islamic Banking by Races	56
Table 4.16: Mean Ranks of The Knowledge of Islamic Banking by Races	56
Table 4.17: Kruskal-Wallis Test Statistics ^{a,b}	56
Table 4.18: Kruskal-Wallis Test: Median	57
Table 4.19: Mean of The Attitude towards Islamic Banking by Races	57
Table 4.20: Mean Ranks of The Attitude towards Islamic Banking by Races.....	58
Table 4.21: Kruskal-Wallis Test Statistics ^{a,b}	58
Table 4.22: Kruskal-Wallis Test: Median	59
Table 4.23: Mean of The Readiness to Comply with Shariah Law by Races	59
Table 4.24: Mean Ranks of The Readiness to Comply with Shariah Law by Races	60
Table 4.25: Kruskal-Wallis Test Statistics ^{a,b}	60
Table 4.26: Kruskal-Wallis Test: Median	61
Table 4.27: Hypothesis Testing I: Knowledge of Islamic Banking.....	61
Table 4.28: Hypothesis Testing II: Attitude towards Islamic Banking.....	62
Table 4.29: Hypothesis Testing III: Readiness to comply with Shariah Law	62
Table 5.1: The Summary of Hypotheses.....	66

LIST OF FIGURES

Figure 1.1: Growth of Islamic banking industry in Malaysia 2021	3
Figure 2.1: Theory of Planned Behaviour	16
Figure 2.2: Conceptual Framework	21
Figure 4.1: Pie Chart Demographic Data: Age.....	43
Figure 4.2: Pie Chart Demographic Data: Gender.....	44
Figure 4.3: Pie Chart Demographic Data: Race	45
Figure 4.4: Pie Chart Demographic Data: Course	46
Figure 4.5: Pie Chart Demographic Data: Semester	48

LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
BIMB	Bank Islam Malaysia Berhad
FKP	Faculty of Entrepreneurship and Business
IFIs	Islamic Financial Institutions
SAA	Bachelor of Accounting with Honours
SAB	Bachelor of Business Administration (Islamic Banking and Finance) with Honours
SAE	Bachelor of Entrepreneurship with Honours
SAK	Bachelor of Entrepreneurship (Commerce) with Honours
SAL	Bachelor of Entrepreneurship (Logistics and Distributive Trade) with Honours
SAR	Bachelor of Entrepreneurship (Retailing) with Honours
SPSS	Statistical Package for Social Science
TPB	Theory Planned Behaviour
TRA	Theory Reasoned Action
UMK	Universiti Malaysia Kelantan
Et al.	And Others

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LIST OF SYMBOLS

-	Hyphen
%	Percentage
()	Parentheses
£	Pound
<	Less Than
=	Equal
H_0	Null Hypothesis
H_a	Alternate Hypothesis
Md	Median
RM	Ringgit Malaysia
Sig.	Significant
Std.	Standard
α	Alpha Value
p	Probability Value
;	Semicolon
df	Degree of Freedom

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ABSTRACT

The purpose of this study is to determine a comparative study on knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking product and services among students of different races in Universiti Malaysia Kelantan (UMK). Moreover, this study examines the comparison between the null and alternative hypotheses pertaining towards Islamic banking product and services for the four races groups and their knowledge, attitude, and readiness to comply with Shariah law. In this study, the theory of Planned Behaviour (TPB) was used. This study employs a quantitative methodology by surveying 358 students of different races in UMK. The data was analysed using the Kruskal-Wallis test. The result shows that there was a significant difference between all variables and Islamic banking product and services for the four race groups.

CHAPTER 1

INTRODUCTION

1.1 Background of The Study

In the last three decades, Islamic banking (IB) has been recognised as one of the industries with the most rapid growth (Dusuki & Abdullah, 2007) and has gained considerable acceptability in both Islamic and non-Islamic nations (Iqbal et al., 2007). Islamic banking is a banking system that principles, operations, activities, and structure adhere to Islamic law. Mitr-Ghamr Islamic Saving Banks in Egypt is the first Islamic bank to be established on the African continent. Since the establishment of the first Islamic bank in Egypt, which was a successful bank, Islamic banking has expanded at a rapid rate.

Malaysia is a moderate Muslim nation that has made great strides in the development of an Islamic banking system. The nation has been pushing and enhancing the Islamic banking business, which many analysts consider to be one of the most advanced Islamic Financial markets in the world. According to the Worldwide Organization of Islamic Banks, Islamic banking is a financial institution that operates in accordance with the Sharia guidelines.

In addition, the goal of the Islamic banking system is to strengthen and expand the solidarity of Muslim societies, as well as to ensure the equitable distribution and use of wealth in accordance with the Islamic paradigm and its unadulterated principles. In other words, all banking activities, including products, services, deposit transactions, and financing methods, given by Islamic banks to their respective consumers must be conducted in accordance with Islamic principles (Lee Ling et al., 2012). On the other side, Islamic banking and finance has rapidly increased market share among non-Muslims around the world due to its compelling principles, reflecting the bank's efforts to transcend religious ideas to a tangible market.

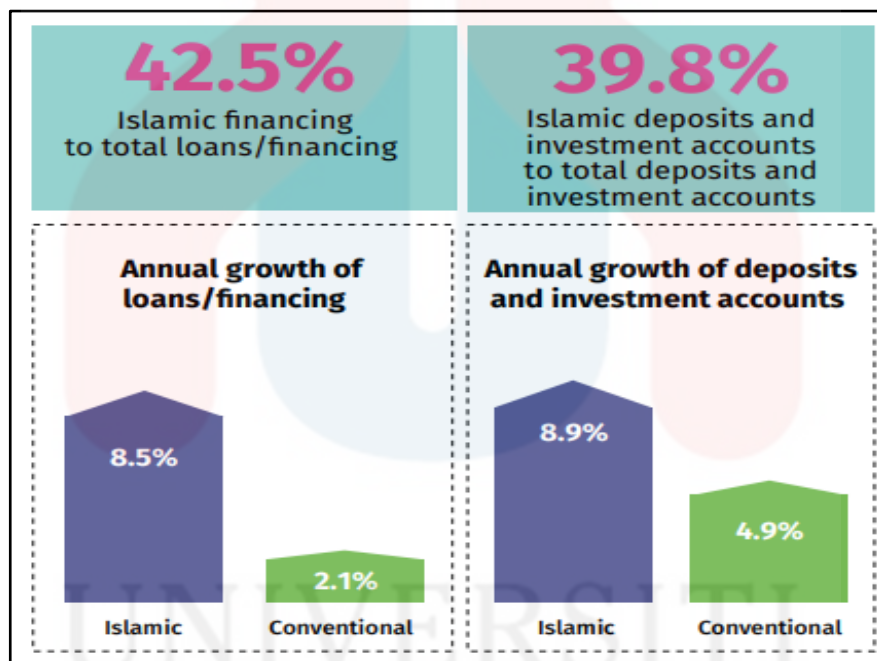
Thus, Islamic financing is infused with Islamic-oriented economics and modern lending principles, and its products are available to Muslims and non-Muslims alike. Due to petrodollar GCC stakeholders and the rising demand for morally investing banking methods, the Islamic financial industry has attracted and gained a bigger circle of clients in the last few decades, despite its previous interactions with solely Muslims who reject conventional banks (Abdul Aziz et al., 2012).

At this point, non-Muslim consumers and investors were also searching for alternatives that posed no danger. In the meantime, the onset of the international crisis many years ago casts doubt on a number of Western risk management policies that have been implemented (Loo, 2010). In the case of Malaysia, the government's efforts to encourage Islamic financial institutions can be traced all the way back to the establishment of the Lembaga Tabung Haji. The Malaysian government established this institution in the autumn of 1963. It was an Islamic financial institution designed specifically for Malaysian Muslims performing Hajj. Therefore, it aimed to reduce Hajj (Pilgrimage) costs for Muslims.

In addition, Malaysia's Islamic Banking Industry began in 1983 with the establishment of Bank Islam Malaysia Berhad (BIMB). In this stage, the increasing number of Muslim populations and understanding of Islamic-based principles in this primarily Muslim nation have resulted in a more favourable environment for interest-free Islamic banking goods and services. Consequently, since its foundation, Bank Islam Malaysia has expanded to a degree that invites other Islamic Financial institutions to enter the market.

BIMB was founded with full government assistance to fulfill these demands. Bank Islam Malaysia Berhad has also marketed and produced a variety of interest-free concepts and products, including Mudarabah, Musharakah, Qard Hassan, Ijarah, and Istisna', and others. In recent decades, Bank Islam Malaysia Berhad has expanded its financial activities. As of

December 2010, Bank Islam's shareholders' funds amounted to RM2.5 billion, an increase from the initial RM80 million start-up investment. As of 2015, there are 136 branches of the bank. Additionally, the bank operates nearly 1,200 self-service terminals throughout the nation. In addition, the bank offers around seventy innovative and advanced Islamic banking products and services that are comparable to those offered by mainstream banks (Bank Islam, 2015). In addition, there are 17 licenced Islamic banks in Malaysia, including both foreign and domestic banks that the country attracted by fostering effective Islamic banking systems (Bank Negara Malaysia, 2010).



Source: (Bank Negara Malaysia, 2021)

Figure 1.1: Growth of Islamic banking industry in Malaysia 2021

Despite all these efforts and beneficial advances, Islamic finance is still in its infancy and is not nearly as developed as other forms of finance. This is when we compare it to its more conventional equivalent, which already has a higher level of development, sophistication, and development overall. Because of this, conventional banking began much earlier than Islamic banking and has been expanding, developing its systems, goods, and services ever since it first

began. Therefore, even though the market has been around for approximately 40 years, it is still considered to be in its infantile stage (Hussain et al., 2015).

On the other hand, the industry's stakeholders and participants have been working towards the industry's developments and enhancements to become a global alternative to the traditional banking system's highly competitive financial system. Consequently, various European nations have admired the functioning and operation of Islamic finance. Prime Minister David Cameron of the United Kingdom said in the fall of 2013 that his country intends to expand Islamic Finance in several industries, including Islamic bonds or Sukuk and other Sharia-compliant facilities. Cameron argued at the world Islamic Economic Forum summit in London that London is prepared to compete with the world's largest Islamic Financial hubs, such as Kuala Lumpur and Dubai. He also stated that he wants London to join Kuala Lumpur and Dubai as one of the world's leading centres for Islamic Finance and Banking. Indicating that Islamic Finance is expanding by about 50 percent more than conventional banking, he stated that global Islamic investments are anticipated to increase by £1.3 trillion by 2014, and he committed to ensure that a significant share of these new investments are made in the United Kingdom. It is evidence that the industry is expanding significantly faster than anticipated. Therefore, this sheds light on global efforts to attract non-Muslim investors and customers (Vizcaino, 2013).

Eventually, it is essential to emphasise that non-Muslims have less comprehension and expertise regarding Islamic banking products and services. This is the extent to which Muslims knew or were familiar with Islamic finance and sharia principles. This is because the Islamic banking system derives from Sharia viewpoints and is consistent with Sharia's rules, which are founded on the Quran and Sunnah. Non-Muslims are therefore unfamiliar with the Sharia and its fundamental principles (Hussain et al., 2015).

For instance, Haron et al., (1994), there is a chance for non-Muslims to develop a partnership with Islamic banks if they have a thorough understanding of how an Islamic financial system operates. In fact, it is more difficult for them to have the knowledge that would facilitate their use of Islamic banking goods and services (Bley & Kuehn, 2003).

Muslims and non-Muslims use Islamic Banking in Malaysia, although Muslims are more likely than non-Muslims to patronise the industry. Due to Islamic banking terminologies and more non-Arabic terms contained in the names of Islamic Banking products and its principles, many non-Muslim clients have less understanding, according to many observers and scholars (Abdul Aziz et al., 2012).

Islamic bank assets are growing at a faster rate than conventional bank assets in terms of performance. Even though many non-Muslims are familiar with Islamic banking, many of them remain ignorant about it. Non-Muslim clients in Malaysia are uncertain about the future development of Islamic banking, even though most customers believe Islamic banking will dominate the Malaysian banking market. In addition, Kaakeh et al., (2018) found that attitude, religious motivation, and knowledge were shown to be the most important factors in determining whether or not someone would use Islamic banking. Previous study conducted by Hossain et al., (2017) also investigates the non-Muslim perception on Islamic banking using quantitative approach, which leads to the conclusion that the non-Muslim has a positive perception, which correlates positively with the reception of Islamic banking. In addition, research show that non-Muslims living in countries that are not part of the Islamic world have an especially low level of understanding regarding Islamic Banking (Mbawuni & Nimako, 2018).

1.2 Problem Statements

Changes in the Malaysian financial landscape and the advent of Islamic banking have given the banking sector a new dimension and unprecedented growth. Such a scenario had also influenced the customer's preference for and desire for higher-quality financial services. Since the establishment of more conventional and Islamic financial institutions in recent years, Muslims and non-Muslims alike have been presented with a vast array of banking goods and services to choose from. Rather, clients now have an abundance of options from which to choose those that fit their needs and desires prior to making a purchase.

Customers' perception has been recognized as an important research area in product innovation adoption and banking/finance research in recent times (Lowe & Alpert, 2015). Therefore, the understanding of products/services is an essential aspect that may lead to a satisfied customer (Wahyuni, 2012). Due to issues such as unfamiliarity with products and services and insufficient promotion, a greater proportion of the population in Malaysia use conventional banks than Islamic banks (Anthony Mariadas & Murthy, 2017). However, if the benefits of Islamic banking are made clear to non-Muslim clients, the percentage of non-Muslim customers will likely increase, which will aid in the internationalisation of Islamic banks (Amin et al., 2013). Non-Muslim respondents conclude that Islamic Banking does not provide them with any benefits. The Muslim respondents, on the other hand, agreed that Islamic banking is advantageous for the user since it operates in accordance with sharia law and benefits both Muslims and non-Muslims (Razimi et al., 2017). At the end of the year 2000, conventional bank deposits were RM381 billion, while Islamic system deposits totalled RM31 billion. In the case of loans, conventional system extended RM416 billion and Islamic system extended RM21 billion (Ahmad & Haron, 2002).

Similarly, this issue also applies to the Islamic banking system's products and services. These products must compete not just with traditional banking goods, but also with other Islamic banking products. To encourage Muslims and non-Muslims consumers to continue doing banking business with them, Islamic banks must evaluate several variables, such as bank image and performance, speed of transaction, channel of delivery system, banking convenience, and product diversity.

In addition, non-Muslims' lack of intention to utilise Islamic banking products and services is a result of their insufficient knowledge about Islamic banking. Non-Muslim customers are uncertain as to whether the development of Islamic banking will improve the general banking facilities and products, based on their perceptions of Islamic banking. Similarly, most respondents are uncertain about the future viability of Islamic banking products, despite the authority's numerous optimistic projections, such as Malaysia being the Islamic financial capital of the world. This may be due to lack of public information on knowledge and news of Islamic banking since not much had been widely and publicly written on the potential of Islamic banking products in the future (Abdul Aziz et al., 2012).

Next, Islamic banks should endeavour vigorously to compete with their conventional counterparts by attracting non-Muslims and developing real initiatives to help non-Muslims comprehend the overall operations and fundamental principles of the Islamic banking system. Overall, it is evident that the issues of the Islamic financial system are interconnected. If the information supplied is unclear, then knowledge of the benefits of the Islamic banking system will suffer. Which is evidently founded on solid legal sources, notably Al-Quran and as-Sunnah. As a result, the purpose of this study is making a comparative study on knowledge attitude and readiness to comply with Shariah law towards Islamic banking product and services among students of different races in Universiti Malaysia Kelantan.

1.3 Research Questions

The knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking product and services among students of different races in Universiti Malaysia Kelantan forms the main question in this comparative study relating to Islamic banking:

- i. Is there any difference on knowledge of Islamic banking product and services among students of different races in Universiti Malaysia Kelantan (UMK)?
- ii. Is there any difference on attitude towards Islamic banking product and services among students of different races in Universiti Malaysia Kelantan (UMK)?
- iii. Is there any difference on readiness to comply with Shariah law towards Islamic banking product and services among students of different races in Universiti Malaysia Kelantan (UMK)?

1.4 Research Objectives

The purpose of this study is to compare the results of knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking products and services between students of different races in Universiti Malaysia Kelantan relating to Islamic banking product and services. The following supporting objectives are established.

- i. To compare the knowledge of Islamic banking product and services among students of different races in Universiti Malaysia Kelantan (UMK).
- ii. To compare the attitude towards Islamic banking product and services among students of different races in Universiti Malaysia Kelantan (UMK).
- iii. To compare the readiness to comply with Shariah law towards product and services among students of different races in Universiti Malaysia Kelantan (UMK).

1.5 Scope of The Study

Empirical investigation is conducted to find the differences between knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking products and services among students of different races in Universiti Malaysia Kelantan. This study only focused on Malaysia's four major race groups, which are Malay, Indian, Chinese, and others. The target population in this study consisted of students from the Faculty of Entrepreneurship and Business Universiti Malaysia Kelantan (UMK), with a total of 3514 students. This study will accomplish in examine a comparative study on knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking product and services among students of different races in Universiti Malaysia Kelantan. This study adopts with the Theory of Plan Behaviour (TPB). Quantitative research was used for this study's research method and questionnaire through online survey has been implemented as the data collection method for this study. To analyse and interpret the data acquired in this study, the Statistical Package for the Social Sciences (SPSS) version 26 was used. The sampling techniques of this study is utilising purposive sampling method.

1.6 Significance of The Study

This study focuses on a comparative study on knowledge attitude and readiness to comply with Shariah law towards Islamic banking product and services among students of different races in Universiti Malaysia Kelantan. Therefore, the Islamic banking industry is accessible not just to Muslim customers, but also to non-Muslim customers. Consequently, the non-Muslim market in the Malaysian peninsula is important to the viability of Islamic banks. In addition, the market for non-Muslims is more lucrative and crucial for Islamic banks.

Moreover, (Musse, 2015) stated non-Muslims ignored Islamic banking because they lacked an appropriate grasp of it. As a result, Islamic Financial Institutions will have difficulty competing with their conventional banking counterparts. Furthermore, Islamic banking institutions must make substantial efforts and methods to gain non-Muslim customers, since doing so could strengthen and improve their long-term viability. Considering the extent to which non-Muslim clients in Malaysia are aware of Islamic banks, Islamic banking institutions can build marketing strategies that correspond to their level of awareness if they consider the extent to which non-Muslim clientele are aware of Islamic banks.

Next, If Islamic banking institutions have enough information about how well customers understand Islamic banking operations and fundamental principles, bankers may be able to implement policies that help customers by simplifying terminology and using simpler language when dealing with clients who are unfamiliar with Islamic banking products and services. The Malaysian financial system will be better able to balance traditional and Islamic financial systems because of this research (IFIs).

In addition, understanding the attitudes of non-Muslims is essential for determining how receptive these customers are to Islamic banks. At this time, if the perception of non-Muslim clients is unfavourable or otherwise, Islamic financial institutions could take any action favourable to them to attract more customers who are loyal to their products and services.

Moreover, this study is important to the government. The monetary flow that occurs between IFIs and consumers can assist the government in stimulating economic growth. When all customers are informed, they will be able to make informed decisions and the nation's economy will continue to grow. Islamic banking institutions can also benefit from the results and findings of this study, particularly for the Islamic banking sector in Malaysia, by gaining valuable insights into the perception of Islamic banking.

1.7 Definition of Term

Term	Definitions	Sources
Knowledge	Knowledge is the familiarity with something earned through experience or instruction.	Adopted from (Jaffar & Musa, 2014)
Attitude	A mental and neural state organised via experience that has a directional and dynamic impact on the individual's response to all connected objects and events.	Adopted from (Atwood, 2019)
Readiness to Comply with Shariah Law	In this context, this word is used to differentiate between a wholly arbitrary path of lawlessness and a straight path bound by certainty.	Adopted from (Muhammed & Ali, 2017)

1.8 Organization of The Study

This chapter outlines the subjects of the proposed research. The main objective of this study is to compare a comparative study on knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking product and services among students of different races in Universiti Malaysia Kelantan. The first chapter gives a brief introduction, study context and problem statement. In this section, the researcher concentrates on three research questions and research objectives related to the variables of this study. Due to the importance of this study, the researcher wishes to study the comparative on knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking product and services among UMK students.

In chapter two, significant information is evaluated and a conceptual framework for future study is constructed based on the primary themes of the literature review. The second chapter addresses the introduction, underpinning theory, prior research, hypotheses statements, conceptual framework, and conclusion. This research is grounded from the Theory of Planned Behaviour (TPB). The variables described in this study which are knowledge of Islamic banking product and services, attitude towards Islamic banking product and services, and readiness to comply with Shariah law towards Islamic banking product and services. In addition to examining the variables based on a conceptual framework, this chapter also explores a conceptual. This chapter is summarised or concluded in the second chapter.

Moreover, chapter three focuses more on research methodologies. The researcher conducted an introduction, study design, data collection method, study population, sample size, sampling technique, development of a study instrument, measurement of variables, data analysis procedure, and summary of this chapter based on this research methodology. This is a Kruskal-Wallis study; a non – parametric method for testing whether samples are originated from the same distribution. It extends the Mann-Whitney U test to more than two groups. This study also utilised the questionnaire design, questionnaire development, a pilot study to develop research instruments, and the measurement of variables.

Furthermore, chapter four focuses primarily on data analysis and findings. The researcher performed an introduction, preliminary data, descriptive analysis, and a normality test before testing the results using Kolmogorov-Smirnov and Shapiro-Wilk. In addition, this employs Kruskal-Wallis analysis to test hypotheses, summary of hypotheses, and summary of this chapter.

In the chapter five, more attention is paid to the discussion and the conclusion. The researcher discusses about introduction, key findings, and the discussion of this study. In addition, this chapter goes on to talk about the implications of the study, limitations of the study, recommendations for future research, and overall conclusion of this study.



CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

As for chapter two, the literatures that are relevant to this study have been explored. This chapter will particularly discuss on the literature reviews of the research framework involving three variables which are knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking product and services among students of different races in UMK, theoretical structure, and hypothesis growth. Generally, the theory used to explain the phenomena in this study, namely The Theory of Planned Behaviour. Some variables from previous studies were found to be suitable with the context of this study and its objectives. Finally, discussions on the proposed conceptual framework and its attributes are also presented in this chapter.

2.2 Underpinning Theory

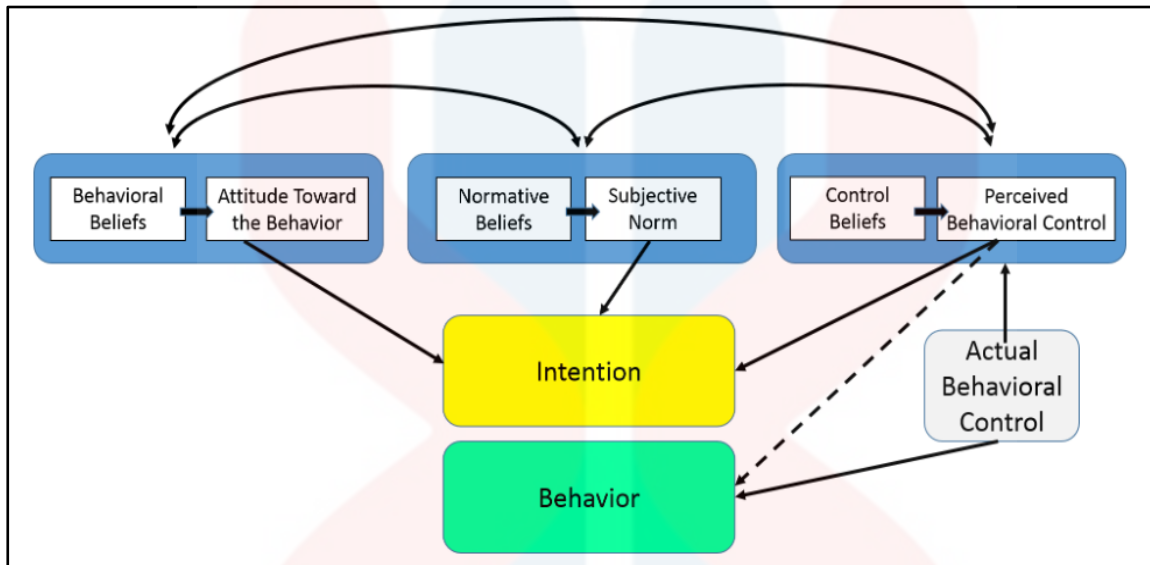
2.2.1 The Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour (TPB) began in 1980 as the Theory of Reasoned Action (TRA) to forecast an individual's intention to engage in a particular behaviour at a specific time and location. The purpose of the idea was to explain all behaviours over which individuals can exercise self-control. This model's primary component is behavioural intention. Intentions to engage in a certain behaviour are impacted by beliefs regarding the likelihood that the behaviour will produce the desired outcome and by the subjective judgement of the risks and advantages of that outcome.

The TPB has been used successfully to predict and explain a wide range of health behaviours and intentions, including smoking, drinking, utilisation of health services, breastfeeding, and substance use, among others. According to the TPB, behavioural accomplishment is dependent on both motivation (intention) and ability (behavioural control). It differentiates between behavioural, normative, and control beliefs. The TPB consists of six constructs that collectively indicate an individual's actual behavioural control.

- i. Attitudes - This relates to the extent to which an individual evaluates the behaviour of interest favourably or negatively. It requires consideration of the consequences of undertaking the behaviour.
- ii. Behavioural intention - This refers to the motivational variables that drive a certain behaviour, where the stronger the intention to conduct the behaviour, the more likely it will be performed.
- iii. Subjective norms refer to the belief that most people accept or disapprove of the behaviour. It pertains to a person's opinions over whether their peers and significant others believe they should engage in the behaviour.
- iv. Social norms - This refers to the conventional regulations of conduct within a group, people, or broader cultural environment. In a group of people, social norms are regarded as normative or typical.
- v. This refers to the perception of the presence of circumstances that may promote or inhibit the performance of a behaviour. Perceived power influences a person's perception of behavioural control over each of these variables.
- vi. Perceived behavioural control - This refers to an individual's assessment of the difficulty or ease of doing the behaviour of interest. Perceived behavioural control changes between contexts and behaviours, resulting in situation-dependent perceptions of behavioural

control. This latter addition to the theory marked the transition from the Theory of Reasoned Action to the Theory of Planned Behaviour.



Source: (Boston University School of Public Health, 2019)

Figure 2.1: Theory of Planned Behaviour

TPB has been developed by Ajzen (1991) in which he adds one variable to the Theory of Reasoned Action (TRA) model to give a birth to the TPB model. It is explained that a person's behaviour is dictated by their behavioural goals, which are influenced by their attitude toward the behaviour, subjective norms, and perceived behavioural control (Ajzen, 1991).

In previous research, perceived behavioural control has been shown to be a predictor of an individual's behavioural intention (Teo & Lee, 2010). Individuals generally have some influence over whether they decide, highlighting the need of respecting one's control in a decision-making context. A study by Alam and Sayuti, (2011) examines that purchasing halal food has confirmed the TPB model. Previous research demonstrated that all TPB predictors are statistically significant, confirming the simplicity of the theory in the new setting of halal food shopping.

2.3 Previous Studies

2.3.1 Knowledge of Islamic banking

Prior studies have identified that even with the most basic concepts of Islamic Banking, most Ghanaian customers have a low degree of understanding about Islamic Banking in Ghana. Based on Conteh and Hassan (2021), the majority of respondents from Australia, a non-Islamic developed country, chose to buy Islamic Banking products, however they lacked the knowledge of how Islamic banking operates to do so efficiently. It is clear from this study that Muslims have a better understanding of Islamic banking than non-Muslims. According to studies, non-Muslims in countries other than those in the Islamic world have a particularly low level of understanding with Islamic Banking as referred to by Shinkafi et al. (2020). It may differ in the context of Malaysia due to religious differences, such as Malaysia is a Muslim country and Ghana is a non-Muslim country.

2.3.2 Attitude towards Islamic banking

Attitude is frequently cited as a strong predictor of purchase intent referred to Yu & Lee (2019). According to Ajetunmobi et al. (2018), Christians were said to be against the introduction of Islamic Banking in many Nigerian states because they thought Islamic banking was only for Muslims. People's views on Islamic banking can change over time as they learn more about Islamic Banking and get more experience with Islamic banking services in Ghana. Attitudes and perceptions of Muslims and non-Muslims in Malaysia were examined (Belwal & Al Maqbali, 2019). In comparison to non-Muslim consumers, he discovered that Malaysian Muslims were more supportive and had a more positive opinion of Islamic banking. Attitudes regarding Islamic banking are changeable and can change overtime as consumers get more knowledge, information, and hands-on experience with Islamic Banking services in Malaysia.

2.3.3 Readiness to comply with Sharia Law

The number of non-Muslim clients purchasing Islamic items has increased in recent years, as the Sharia principle has engendered customer loyalty. By virtue of their Islamic origin, Sharia-compliant Islamic products can be distinguished from ordinary products offered by other banks. Previous researchers have identified a positive correlation between non-Muslim clients' opinions regarding Islamic banking and their use of Islamic banking services (Omar & Ferdous, 2020), based on the results of a questionnaire they conducted. With products such as takaful and home financing, Islamic products have piqued the interest of Indian and Chinese customers. Even though Malaysia is a multi-religious nation, most customers feel that Sharia compliance is primarily beneficial to Muslim customers, which is incorrect. Previous studies who examined the adoption of Islamic Home Financing among Muslim and non-Muslim customers within the context of Islamic home financing Bai' Bithamin Ajil contradicted this statement. In conclusion, the study proved that non-Muslims who are satisfied with Bai' Bithamin Ajil can have their demands satisfied (Razak et al., 2008).

2.4 Hypotheses Development

2.4.1 Knowledge of Islamic banking products and services among different races of students of Universiti Malaysia Kelantan students

According to the results of a prior study, most Ghanaian consumers have a limited understanding of Islamic banking, even when using the most fundamental concepts. This was to be expected, given that Islamic banking is new to Ghana's banking sector and consumers, and that its entry has not yet been granted a complete legal licence. In this stage of innovation adoption, knowledge levels are frequently low (Rogers, 2010). Aside from this, most of the people who answered were not Muslims. Most of them were Christians who were unfamiliar with Islamic principles and Islamic finance. Research shows that people in non-Islamic

countries, especially non-Muslims, may not know much about Islamic banking. According to Unegbu & Onuoha, (2013) found that even people with the most education, like professors, didn't know the basics about Islamic banking in Nigeria. In a developed country that is not predominantly Islamic like Australia, the majority of respondents expressed an interest in purchasing Islamic banking products, despite the fact that they lacked knowledge of the guiding principles of Islamic banking and how they function (Rammal & Zurbruegg, 2007). This previous study demonstrated that Muslims are typically more knowledgeable about Islamic banking than non-Muslims. Thus, previous research demonstrated that non-Muslim consumers in Ghana have a limited understanding of Islamic banking, particularly in areas such as Sharia law as the foundation of Islamic banking, Islamic banking promoting consumer welfare, Islamic banking being distinct from conventional banking, Islamic banking promoting equitable resource distribution, and Islamic banking prohibiting unfair advantage of consumers. It may differ in the context of Malaysia due to religious differences, such as Malaysia is a Muslim country and Ghana is a non-Muslim country. The following hypothesis are asserted:

H1₀: The knowledge on Islamic banking product and services for the four races groups are equal.

H1_a: The knowledge on Islamic banking product and services for the four races groups are different.

2.4.2 Attitude towards Islamic banking products and services among different races of students of Universiti Malaysia Kelantan students

According to the results of a previous study, most non-Muslim consumers in Ghana are opposed to the adoption of Islamic banking. Muslim consumers have a substantially more favourable view of Islamic banking than non-Muslims. This is likely due to numerous factors,

including religious influence and a lack of education. Due to their religious affiliation, Muslims are likely to have a favourable attitude towards Islamic banking, whilst non-Muslims are likely to have a negative attitude towards Islamic banking for the same reason. According to Yunusa and Nordin, (2015) Christians in many Nigerian states reacted negatively to the advent of Islamic banking because they regarded Islamic banking to be exclusively for Muslims. With increased customer education, information, and experience with Islamic banking services in Ghana, attitudes regarding Islamic banking are dynamic and can evolve over time. The implication of a prior study was that consumers must realise that Islamic banking benefits are available to all consumers, not just Muslims. Thus, it is hypothesised that:

H₂₀: The attitude towards Islamic banking product and services for the four races groups are equal.

H_{2a}: The attitude towards Islamic banking product and services for the four races groups are different.

2.4.3 Readiness to comply with Sharia Law among different races of students of Universiti Malaysia Kelantan students

A prior survey found that most non-Muslim respondents appear unprepared to comply with Sharia law, whereas most Muslim respondents appear well-prepared to comply with Sharia law. A Muslim consumer should have no trouble complying with Sharia law (Amin et al., 2014), as it is the basis of Islam and Muslims are accustomed to it. The reluctance of non-Muslims to comply with Sharia law may stem from two factors. First it may be difficult for them to abide with Sharia due to religious sentiments. Islamic banking's religious label may discourage non-Muslims in Ghana from accepting and adopting Islamic banking. Second, some non-Muslims may believe that adhering to Sharia law will eventually result in their conversion to Islam. These two arguments were cited similarly by non-Muslims in Nigeria for Islamic

banking (Yunusa & Nordin, 2015). The acceptance of Islamic banking by non-Muslim consumers in Ghana would be facilitated by a thorough grasp and knowledge of Islamic banking on the part of these consumers. This study proposes the following hypothesis:

H3₀: The readiness to comply with Shariah law towards Islamic banking product and services for the four races groups are equal.

H3_a: The readiness to comply with Shariah law towards Islamic banking product and services for the four races groups are different.

2.5 Conceptual Framework

Based on the discussion and the previous article, Theoretical Framework for this study is as below:

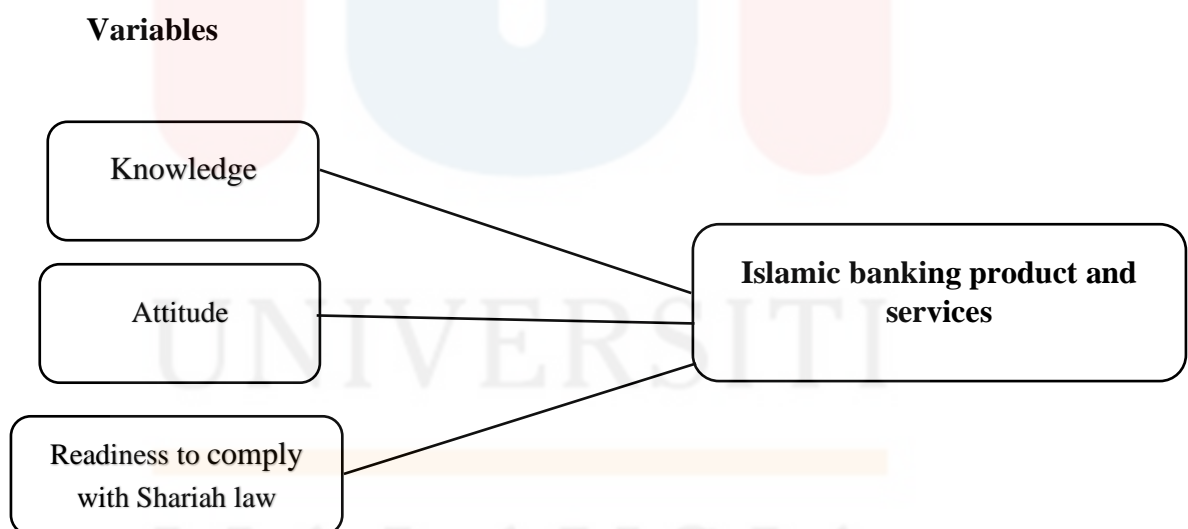


Figure 2.2: Conceptual Framework

2.6 Summary

This chapter examines the ongoing research endeavours of prior scholars. Relevant material pertaining to perception on Islamic banking products and services, comprehension, perception, and selected demographic characteristics has been reviewed. Moreover, the chapter has also discussed knowledge of Islamic Banking, attitude towards Islamic Banking and the relationship between the readiness to comply with Sharia Law and perception on Islamic banking products and services among Universiti Malaysia Kelantan students. The method utilised will be detailed in full in the subsequent chapter.

Table 2.1: Summary of hypothesis

No	Hypothesis	Statement
1.	$H1_0$	<i>The knowledge on Islamic banking product and services for the four races groups are equal.</i>
	$H1_a$	<i>The knowledge on Islamic banking product and services for the four races groups are different.</i>
2.	$H2_0$	<i>The attitude towards Islamic banking product and services for the four races groups are equal.</i>
	$H2_a$	<i>The attitude towards Islamic banking product and services for the four races groups are different.</i>
3.	$H3_0$	<i>The readiness to comply with Shariah law towards Islamic banking product and services for the four races groups are equal.</i>
	$H3_a$	<i>The readiness to comply with Shariah law towards Islamic banking product and services for the four races groups are different.</i>

CHAPTER 3

RESEARCH METHODS

3.1 Introduction

This section is divided into ten sections, beginning with an introduction, and ending with the research design in the second section. The data collection methods are examined in the third part. The fourth section clarifies the study population, while the fifth portion discusses the sampling size. For the sixth and seventh sections, the sampling techniques, as well as the research instrument development used in this inquiry. The eighth section focuses solely on the measurement of the variables. The section ninth discusses the procedure for data analysis. Last section provides a summary of this chapter. A questionnaire is used to collect the necessary data for this quantitative study.

3.2 Research Design

The purpose of the study design is to ensure that the data collected allows you to answer the research question effectively and unambiguously. Typically, acquiring data for a social science research project entails identifying the type of evidence necessary to test a hypothesis, evaluate a context, or effectively explain a phenomenon. However, researchers may initiate studies prematurely without objectively assessing the knowledge required to answer the study's research questions. Without resolving these design issues ahead of time, the obtained findings risk being insufficient and unconvincing, failing to effectively answer the research question at hand (Combes, 2022).

This study used quantitative research because it is more objective in examining and comprehending the comparative study on knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking product and services among students of different races in UMK. The usage of an online questionnaire will be beneficial in the collecting of data. Samples, instrument, data processing and analysis, and scope was mentioned in the description. This is a crucial component since the researchers must collect data to obtain a reliable result. Primary data and secondary data are the two main sources of information used in this study. The questionnaire served as the source of primary data. Several questions were asked for each variable.

3.3 Data Collection Method

Data collection is the process of measuring and acquiring information on variables of interest to researchers to construct a method that will aid and enable them to answer research questions, analyse outcomes, and test a hypothesis. This study article employs the quantitative research method and is based on primary data. After distributing the questionnaires, the responses were gathered and analysed using Statistical Package for the Social Sciences (SPSS) software version 26.

As for this study, primary data, or information acquired from original sources, was utilised. In other words, the data is assembled and collected specifically for the purpose at hand (Zikmund, 2010). Furthermore, this is a direct data link and conversation with a representative sample of individuals. In this instance, there are several techniques for collecting primary data, including interviews, telephone interviews, e-mail, face-to-face interviews, and surveys. Due to cost and time constraints, this study relied on questionnaires because the sample size was enormous and alternative methods, such as telephone interviews, face-to-face interviews, and

e-mail, were not feasible. As a result, the self-administered questionnaire was the most appropriate and perfect method of data collection.

3.4 Questionnaire Design

Questionnaires are critical and important instrumental activities that contribute to the study's objectives being met. When dealing with many respondents, the most simple and practical technique is to use a questionnaire. Moreover, compared to interviews, which is another method for conducting research, the questionnaire is the most cost-effective and time efficient. Aside from that, this method of doing research will allow us to quickly contact respondents and collect their comments. As with this study, the researcher made use of existing questionnaire instruments or constructs developed by other researchers (Soud & Sayilir, 2017). In this case, the researcher used those instruments because they are appropriate for this study. Furthermore, the questionnaire of this study consists of four sections include demographic, and three variables:

- i. Section A of this questionnaire is referred to the respondent's demographic profiles which is consist of (5) items, covering the respondent age, gender, race, course, and semester.
- ii. Section B consists of questions about the first variable which is knowledge of Islamic banking. There are six questions about respondents' knowledge of Islamic banking,
- iii. Section C consists of questions about the second variable which is attitude towards Islamic banking. There are four questions about respondents' attitude of towards Islamic banking.
- iv. Section D consists of questions about the third variable which is readiness to comply with Shariah law. There are three questions about respondents' readiness of to comply with Shariah law.

3.5 Questionnaire Development

Survey is regarded as appropriate tactics for information collection in reviews that comprise a generally large sample (Collis & Hussey, 2003). The questions on the questionnaire should be straightforward and justified (Kumar, 2014). In addition, the survey structure should be simple and fun to read, the location of questions should ease respondents' responses, and the details should be accurate (Babbie, 2014; Kumar et al., 2013; Kumar, 2014). Alternately, Krosnick and Presser (2009) emphasise that the survey should use common and understandable vocabulary as opposed to specialised terms, jargon, or slang.

Complex subtlety questions and questions with single or double refutations that could mislead respondents must also be avoided. Questionnaires are used to collect data in comparative research summaries (Mbawuni & Nimako, 2018; Soud & Sayilir, 2017). The questions are categorised according to the security objective they pertain to, preventing members from confusion, missing inquiries, and other such concerns (Dillman, 1991). The survey is then modified based on the responses of a pilot study group. The survey consists of close questions, but no personal questions will be included. The Likert scale is used for the survey responses, allowing respondents to indicate the extent to which the destinations referenced affected their trust (Collis & Hussey, 2003). This enables scoring the answers and measuring the study findings (Dawis, 1987). The Likert Scale is also utilised in the research survey.

For an instrument's validity, the degree to which an action is devoid of bias (error-free) guarantees the action's unwavering quality and, consequently, the instrument's accurate estimations across time and across its various components. The reliability and consistency with which the instrument evaluates a concept and aids in assessing the "integrity" of an activity

demonstrate the unshakable quality of an action (Sekaran, 2003). Cronbach Alpha is the most often used reliability measure (Nunnally & Bernstein, 1978).

At this point in the process, the contribution that the supervisor makes as a guide is essential. Before proceeding to academic scholar review, the supervisor has been designated as the reviewer to examine and check the questionnaire in both English and Malay language. This purpose is to get comments on the design and language usage of the review instrument, as well as suggestions for improvement, so that respondents may easily read and complete the questionnaire. This process is also essential since any errors or flaws in the survey's point plan can be attributed to expert feedback. To increase the response rate, surveys must be compelling and engaging. Aside from that, this cycle is important for approving the conciseness and consistency of the survey's Malay translation.

3.6 Pilot Study

Prior to leading the investigation, pilot research might be used to assess the unwavering quality and authenticity of inquiries (Vaus, 2002). Pilot research is a small-scale preparatory study conducted before the main study to assess the feasibility of the exploration plan and the instruments to be used for data collection; regardless of whether meeting timetables or surveys are used, leading the data collection instruments is essential (Sapsford, 2006). Because there are discrepancies in the inquiries plan, reliability and validity issues may arise. Pre-testing the survey prior to its actual administration can help to reduce the likelihood of ambiguity. A pilot study can be undertaken as an internal pilot study that is integrated into the main study's research design or as an external pilot study that is distinct from the main inquiry. To certify the study instrument has reliability and stability, a pilot test will be showed on a minimum of 15 respondents with similar criteria. The results was tested using Cronbach's alpha (α) and this research follows Nunnally, (1978) suggestion for Cronbach's alpha (α) value more than 0.70 is

accepted as satisfactory. The privacy and confidentiality of the replies were guaranteed to responders to secure a valid and most accurate answer. The respondents were not obliged to provide their names or addresses, which may have revealed their identities. The pilot study was also important for identifying survey instrument problems. Question wording, sequencing, layout, respondent familiarity, questionnaire completion time, and analytic procedure can all be used to identify them.

3.7 Study Population

A population as a collection of people who share at least one attribute that sets them apart from other people (Khan et al., 2006). In general, population refers to the entire group of participants that are the focus of a certain study topic (Sekaran, 2003). In this research, the target population is students from Faculty of Entrepreneurship & Business in Universiti Malaysia Kelantan who belong to the 3514 of total students.

3.8 Sample Size

This study's sample size is typical of the entire population. Subjects constitute a subset of the population. It is impossible to do frequent study on every member of a population if the research is undertaken by humans, as there are simply too many of them. The sample is among students at Universiti Malaysia Kelantan, which consists of 3514 students. According to Krejcie and Morgan, (1970), the sample size would be around 346 students.

Table 3.1: A Sample Size of Krejcie & Morgan (1970)

<i>Table for Determining Sample Size of a Known Population</i>									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size; S is Sample Size *Source: Krejcie & Morgan, 1970*

Source: (Krejcie & Morgan, 1970)

3.9 Sampling Techniques

Purposive sampling is based on the researcher's assessment of who will provide the most useful information for the objectives studied. The person performing the research must target individuals who share the same viewpoint and are willing to share the necessary information (Etikan & Bala, 2017). The primary objective of purposive sampling is to concentrate on characteristics of a population that are of interest, to answer your research questions most effectively. The sample is not representative of the population, but qualitative and mixed methods researchers do not view this as a limitation. Rather, it is a choice whose purpose differs according on the type of purposing sampling technique employed. For instance, in homogeneous sampling, units are selected based on their similar qualities since the researcher is interested in such characteristics. In contrast, critical case sampling is widely employed in

qualitative exploratory research to determine the existence of the phenomenon of interest (Rai et al., 2015). Therefore, by using purposive sampling simple, every student of Faculty of Entrepreneurship and Business has the same opportunity to be selected as study respondents.

3.10 Measurement of The Variables and Construct

The actions are guided by the estimate model into a hypothetical build in which exogenous and endogenous components are separated. The free factor, also known as the exogenous develop, is an indicator that clarifies the difference in the endogenous variable (subordinate variable). Knowledge, attitude, and readiness to comply with Shariah law as exogenous elements in this study. The endogenous variable, also known as the ward or measure variable, is at the heart of this research and it is represented by many elements in the model. Islamic banking product and services is the endogenous variable in this investigation. The estimation is examined and operationalised in the following section.

3.10.1 Measurement of Variables

Variables are measurements made using a device, instrument, or computer. The size of the measured variable has a profound effect on the analytical procedures that may be applied to the data and the conclusions that can be taken from the data. There are four scales of measurement, but ordinal scale data will be used in this study because it corresponds to the quantitative methodology we will employ.

Table 3.2: Measurement of variables

Variables	Sources	Items
Knowledge of Islamic banking	(Mbawuni & Nimako, 2018)	6
Attitude towards Islamic banking	(Mbawuni & Nimako, 2018)	4
Readiness to comply with Shariah law	(Mbawuni & Nimako, 2018)	3
	Total	13

3.10.2 Operationalization of Variables

An ordinal scale of measurement was used in this study. Ordinal scales build upon nominal scales by assigning numbers to objects to reflect a rank ordering on an attribute in question. For example, assigning ID codes 1, 2, 3, 4 and 5 to represent a person response to a question regarding use rate: 1= Strongly Disagree; 2= Disagree; 3= Slightly Agree, 4= Agree, 5= Strongly Agree. Although order does matter in these variables (unlike nominal scale variables), there is no consistency in the difference in replies across the scale or among persons who reply to the question. The ordinal scales were used in Section B which is knowledge of Islamic banking (Variable I), Section C which is attitude towards Islamic banking (Variable II), and Section D which is readiness to comply with Shariah law (Variable III).

3.10.3 Measurement Scale

3.10.3.1 Likert Scale

A Likert scale asks respondents to agree on a certain claim about stimulus items. On a five-point scale, it will be separated into five answer categories: 1-Strongly Disagree, 2-Disagree, 3-Slightly Agree, 4-Agree, 5-Strongly Agree.

Table 3.3: Five – Point Likert – Scale

Strongly Disagree	Disagree	Slightly Agree	Agree	Strongly Agree
1	2	3	4	5

3.10.3.2 Numeric Scale

A nominal variable is a classified variable whose values cannot be rated. This scale is frequently used to assess qualitative factors. It will help researchers categorise and group subjects. This research questions use nominal scales for gender (male or female), race (Malay, Chinese, Indian, or others), course (SAB, SAL, SAR, SAK, SAE, SAA), semester, age. All these questions will be grouped to create a demographic profile for each targeted respondent

3.10.3.3 Scale of Intervals

The interval scale can be used to order the variable's values, and the differences between them reflect the distances between them. The points on a continuum that are equidistant from one another make up intervals. The numerical characteristics were used to create this scale. The number of replies on a Likert scale ranging from 1 to 5 indicate a willingness to adopt cashless transactions indefinitely. There is no 0 point on this scale. To describe distinctions, it meaningfully categorises and ranks-orders categories. In this study, the central tendency was calculated using the mean, mode, median, and standard deviation.

3.10.3.4 Scales of Ratio

The ratio of values is the difference between the values and the distances between them. This is the case when the ratio is defined as a variable with a genuine zero point. As a direct consequence of this, even the zeros will hold meaning. Researchers made use of a ratio scale

in Section A of the surveys to ascertain information regarding the gender, race, course, semester, and age.

3.11 Research Instrument Development

Based on past studies by several experienced researchers, a questionnaire instrument was created and adapted as described below. The questionnaire was made to meet the objective of the study which is to study a comparative study on knowledge attitude and readiness to comply with Shariah law towards Islamic banking product and services among students of different races of Universiti Malaysia Kelantan. The questions were made based on articles that has been used in the previous study.

3.11.1 Knowledge of Islamic banking

Knowledge is defined as the fact or condition of knowing something with familiarity gained through experience or education (Brassi et al., 2020). They are given a choice of five values by using Likert Scale five (5) points. The range is from strongly disagree (1) to strongly agree (5) (Joshi et al., 2015). This variable is measured using five item adapted from Mbawuni & Nimako (2018) whereby respondents rate the degree of agreement in terms of conduct expectations with perceptions of Islamic banking products and services.

Table 3.4: Knowledge of Islamic banking

Statements	
1	I know Islamic banking is based on interest – free banking concept
2	I know Islamic banking is based on the principles of Islamic Shariah law
3	I know Islamic banking requires obeying Islamic Shariah law
4	I know Islamic banking is different from other conventional banks
5	I know Islamic banking is aims to promote fair distribution of economic resources
6	Islamic banking does not permit taking unfair advantage of customers

3.11.2 Attitude towards Islamic banking

A positive or negative evaluative reaction to something or someone, manifested in one's thoughts, feelings, or intended behaviour can be defined as attitude. They are given a choice of five values by using Likert Scale five (5) points. The range is from strongly disagree (1) to strongly agree (5) (Joshi et al., 2015). This variable is measured using four item adapted from Mbawuni & Nimako (2018) whereby respondents rate the degree of agreement in terms of conduct expectations with perceptions of Islamic banking products and services.

Table 3.5: Attitude towards Islamic banking

Statements	
1	For me, Islamic banking is very beneficial
2	For me, by choosing Islamic banking is a wise decision
3	The idea of Islamic banking in Malaysia is a positive attitude
4	In general, I have a positive attitude towards Islamic Banking in Malaysia

3.11.3 Readiness to comply with Shariah law

Readiness is emotionally or physically prepared for an experience or action. They are given a choice of five values by using Likert Scale five (5) points. The range is from strongly disagree (1) to strongly agree (5) (Joshi et al., 2015). This variable is measured using three item adapted from Mbawuni & Nimako (2018) whereby respondents rate the degree of agreement in terms of conduct expectations with perceptions of Islamic banking products and services.

Table 3.6: Readiness to comply with Shariah law

Statements	
1	I am ready to comply with the Sharia law for Islamic banking
2	I will easily comply with Sharia principles of Islamic banking
3	I have no fears complying with Sharia law of Islamic banking

3.12 Procedure for Data Analysis

Analysing data and identifying each component of a data collection using analytical and logical reasoning is data analysis. The Statistical Package for the Social Sciences (SPSS) will be employed to analyse and interpret the data gathered for this investigation. Frequency analysis, reliability and validity tests, descriptive research and correlation analysis were among the four steps of data collecting in this study.

3.12.1 Data Analysis using Statistical Package for the Social Sciences (SPSS) version 26

SPSS, which stands for Statistical Package for the Social Sciences, was used to produce, and analyse the data that is obtained. The analysis of the data was performed in two stages. The first step of the study is to perform a descriptive statistical analysis to investigate the data before moving on to the next phase of the process, which is the application of descriptive statistics to the evaluation of the data. It is going to be determined for each response what the mean values are, as well as the average scores and comparative scores for each of the scales. These findings will serve as the foundation for the investigation that is to follow. Along with accurate system operations, the researcher computed the overall averages, standard deviations, and skewness among the data (scores involved with people), respectively, for each factor. The data was transformed after that has been completed. Cronbach alphas was utilised to assess the validity of the content.

3.12.2 Descriptive Statistics

The research questions are evaluated using several different statistical methodologies. To evaluate the contributions made by each of the determinants of perception on Islamic banking products and services to the variation, descriptive statistics are utilised. Additionally, descriptive statistics are utilised to manage certain variables while simultaneously evaluating

the statistical impacts of the others. Descriptive statistics are used throughout this study to investigate the demographics data collected from the survey. These statistics include gender, age, race, course, and semester, all of which are verified by the descriptive statistical analysis. The first step of the statistical procedure will involve the manipulation of the data in the phases that follow. Raw scores, average scores, and relative scores will be created for each response on each of the scales. These scores will be compared to one another. This information will serve as the foundation for the upcoming evaluation.

3.12.3 Reliability Analysis

In this study, the acceptability and validity of the questionnaire were determined using reliability analysis. As a direct consequence of this, the questionnaire for the survey was sent out to several students attending Universiti Malaysia Kelantan. To evaluate the dependability of the study, Cronbach's Alpha was applied. Cronbach Alpha is one of the reliabilities analyses that SPSS performs. There are two different kinds of alpha versions used in the reliability analysis, and those are normal and standard.

The normal version is being used to measure the variables of this study, but the alpha normal version is often used when items are scaled to give a single score for that scale. This study's variables were measured using the normal version. The number of 6 is acceptable for reliability, if the reliability result of your questionnaire is greater than 6, then your questionnaire is deemed to be "reliable." In addition, the replies to the question were graded based on a Likert scale that ranged from "Strongly agree" to "Strongly disagree," with a total possible score of 5. Examine the factors to determine whether the questionnaire may be considered "reliable." As a direct consequence of this, Cronbach's Alpha was able to provide reliable measurements of the variables that were of relevance in this investigation. It has been hypothesised that additional research could benefit from the statistics.

3.12.4 Kruskal-Wallis Analysis

The Kruskal Wallis test is the non-parametric alternative to the One Way ANOVA. Non-parametric means that the test doesn't assume your data comes from a particular distribution. The H test is used when the assumptions for ANOVA are not met (like the assumption of normality). It is sometimes called the one-way ANOVA on ranks, as the ranks of the data values are used in the test rather than the actual data points. This study contains three variables. The variables are knowledge of Islamic banking, attitude towards Islamic banking and readiness to comply with Shariah law. Kruskal-Wallis analysis is to determine whether the medians of two or more groups are different. Like most statistical tests, you calculate a test statistic and compare it to a distribution cut-off point. The test statistic used in this test is called the H statistic.

The hypotheses for the test are:

- H_0 : population medians are equal.
- H_1 : population medians are not equal.

The Kruskal Wallis test will tell you if there is a significant difference between groups. However, it won't tell you which groups are different. For that, you will need to run a Post Hoc test.

3.13 Summary

The research approach is discussed in this chapter. This study is a quantitative study. Universiti Malaysia Kelantan students make up the study's population. Simple random sampling was utilised as the sampling method. The data were collected using a web-based questionnaire created in Google Form. There are three components to the questionnaire: Section A contains demographic information, while Section B, C, and D contains replies to study-related questions.



CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter representing the analysis and major research findings of the study and the data in this chapter were analysed using the Statistical Package for the Social Science 26 (SPSS). Data analysis was used and performed to test the questions contained in the questionnaire provided by the researcher and distributed to the respondents of the place studied. In other words, the results of the analysis based on the information gathered from the questionnaire was discussed. The questionnaire made by the researcher was distributed to Faculty of Entrepreneurship, University Malaysia Kelantan. The main target population of this study is 346 respondents, but the researcher has managed to collect 358 respondents. The google form created by the researcher was successfully answered by the respondents. Not forgetting that the chapter 2 hypotheses was formulated as either rejection or acceptance in this chapter. Several test, such as descriptive analysis, Normality test, reliability test, hypotheses testing and so on will be conducted to accomplish this chapter. The details of the discussion are as follows.

4.2 Preliminary Analysis

4.2.1 Pilot Test

The purpose of the pilot test is to enhance the questionnaire so that respondents do not encounter any difficulties when responding to the questionnaire. Before the official questionnaire is distributed to the respondents to fill out and return, the researchers will first conduct a pilot test. So that the severity of the problem can be reduced by using pilot tests. The Cronbach's alpha method is utilised for doing reliability testing because of its emphasis on ensuring internal consistency. According to Ming et al., (2020), a Cronbach's alpha coefficient

value is considered moderate and acceptable if the alpha value is between 0.6 and 0.8. Cronbach's Alpha is highly dependent on the number of items, which suggests that a lower value of Cronbach's Alpha can be tolerated if the variable indicators only consist of two or three different items. In this research, the researchers ran a pilot test with 22 respondents, and the results of the reliability test from this pilot test were utilised to determine whether the variables were valid. Cronbach's alpha scales are displayed in Table 4.1 for each variable, which allows one to determine whether the instrument meet the reliability requirements.

Table 4.1: Scale of Cronbach's Alpha

No.	Scale	Internal Consistency
1.	$\alpha \geq 0.9$	Excellent
2.	$0.9 > \alpha \geq 0.8$	Good
3.	$0.8 > \alpha \geq 0.7$	Acceptable
4.	$0.7 > \alpha \geq 0.6$	Questionable
5.	$0.6 > \alpha \geq 0.5$	Poor
6.	$0.5 > \alpha$	Unacceptable

Source: Adapted from (Nawi et al., 2020)

4.2.2 Reliability Test for Pilot Test

Table 4.2: Summary of Reliability Analysis for Pilot Test

No.	Variables	Cronbach's Alpha	No of Items	Level of Reliability
1.	Knowledge of Islamic Banking	0.805	6	Good
2.	Attitude towards Islamic Banking	0.875	4	Good
3.	Readiness to comply with Shariah law	0.833	3	Good

In this pilot test, to evaluate the data reliability the Cronbach's alpha was used in the pilot test. The value of Cronbach's alpha obtained for the variables is greater than 0.8 which is ranged from 0.805 to 0.875. Therefore, this indicated that the measurements for all variables for the pilot test are reliable in this study. Therefore, after Cronbach's alpha value was received then the researcher conducted the actual study to administer the questionnaire in the field.

4.3 Demographic Profile of Respondents

A total of 358 responses were successfully obtained from the questionnaire that the researcher shared through google form to Universiti Malaysia Kelantan (UMK) students from the Faculty of Entrepreneurship and Business (FKP). The discussion of the respondent's profile is as follows:

4.3.1 Age

Table 4.3: Demographic Profile: Age

	Frequency	Percent	Valid Percent	Cumulative Percent
18 – 20 years old	87	24.3	24.3	24.3
21 – 23 years old	144	40.2	40.2	64.5
24 – 26 years old	127	35.5	35.5	100.0
Total	358	100.0	100.0	

Sources developed from research

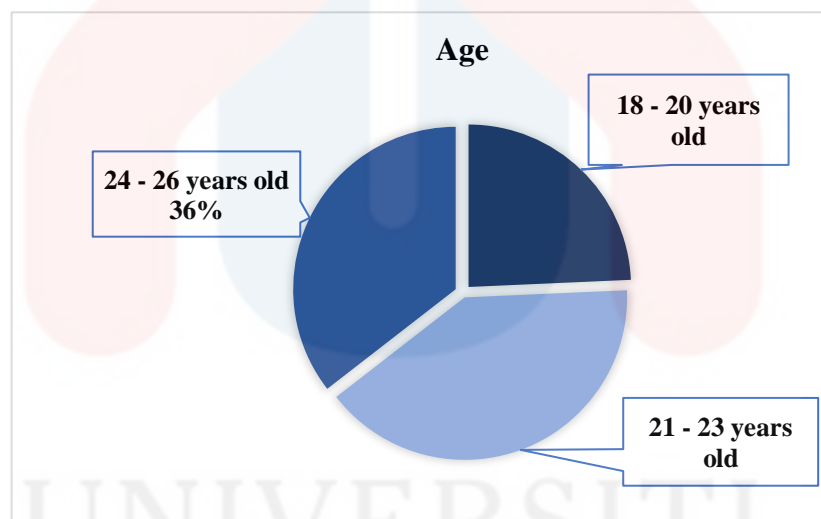


Figure 4.1: Pie Chart Demographic Data: Age

The questionnaire has been distributed to 358 respondents of different ages group in this research. There are three groups of age which are: 18 – 20 years old; 21 – 23 years old; and 24 – 26 years old. The **table 4.3** shown 87 respondents are 18 – 20 years old representative 24.3%. The highest percentage range of age is 21 – 23 years old (40.2%) that representative 144 respondents. While 35.5% representative 127 respondents are in the range of 24 – 26 years old.

4.3.2 Gender

Table 4.4: Demographic Profile: Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Female	179	50.0	50.0	50.0
Male	179	50.0	50.0	100.0
Total	358	100.0	100.0	

Sources developed from research

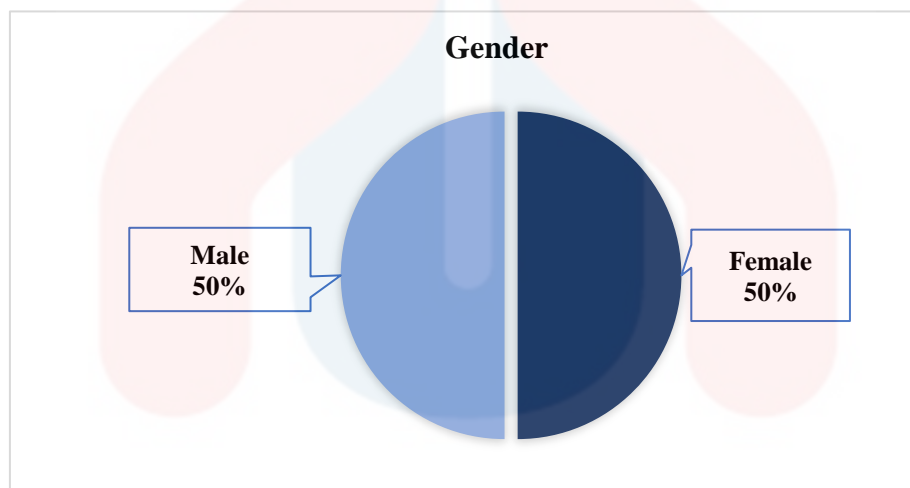


Figure 4.2: Pie Chart Demographic Data: Gender

The questionnaire has been distributed to 358 respondents of different genders which are female and male. The **table 4.4** shown the percentage and respondents number of both gender is same which is 50% and 179 respondents.

4.3.3 Race

Table 4.5: Demographic Data: Race

	Frequency	Percent	Valid Percent	Cumulative Percent
Malay	92	25.7	25.7	25.7
Chinese	89	24.9	24.9	50.6
Indian	89	24.9	24.9	75.4
Others	88	24.6	24.6	100.0
Total	358	100.0	100.0	

Sources developed from research

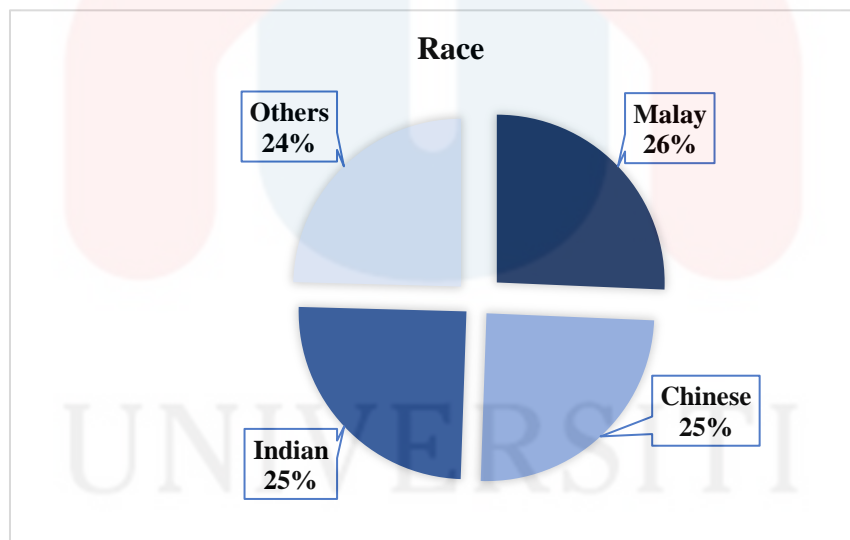


Figure 4.3: Pie Chart Demographic Data: Race

The questionnaires have been distributed to 358 respondents of different races, including Malay, Chinese, Indian, and others. According to **Table 4.5**, 25.7% of the 92 respondents are Malay. Furthermore, Chinese, and Indian have the same number of respondents and percentage which are 89 respondents and 24.9%. Others race for the remaining 24.6% of respondents.

4.3.4 Course

Table 4.6: Demographic Data: Course

	Frequency	Percent	Valid Percent	Cumulative Percent
SAB	48	13.4	13.4	13.4
SAL	85	23.7	23.7	37.2
SAR	106	29.6	29.6	66.8
SAK	96	26.8	26.8	93.6
SAE	12	3.4	3.4	96.9
SAA	11	3.1	3.1	100.0
Total	358	100.0	100.0	

Sources developed from research

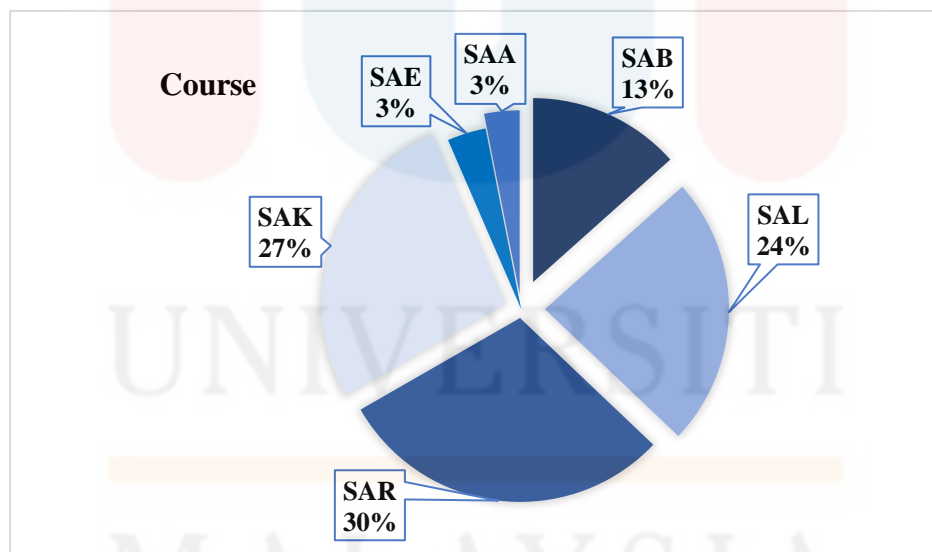


Figure 4.4: Pie Chart Demographic Data: Course

The courses that respondents took while enrolled in the faculty of entrepreneurship and business at Universiti Malaysia Kelantan are shown in **Table 4.6**. The following is a list of the respondents' courses, all of which are accessible at this university which are Bachelor of Business Administration (Islamic Banking and Finance) with honours (SAB), Bachelor of

Entrepreneurship (Logistics and Distributive Trade) with honours (SAL), Bachelor of Entrepreneurship (Retailing) with honours (SAR), Bachelor of Entrepreneurship (Commerce) with honours (SAK), Bachelor of Entrepreneurship with honours (SAE) and Bachelor of Accounting with honours (SAA). The highest percentage is 29.6% that represent 106 respondents from retailing course (SAR). Commerce course (SAK) is the second higher represent 96 respondents (26.8%). Moreover, logistic course (SAL) with 85 respondents (23.7%) while Islamic banking and finance course (SAB) with 48 respondents (13.4%). The second lower respondents which is 12 respondents (3.4%) from Entrepreneurship course and the lowest is from accounting course represent 11 respondents (3.1%).

4.3.5 Semester

Table 4.7: Demographic Data: Semester

	Frequency	Percent	Valid Percent	Cumulative Percent
Semester 1	44	12.3	12.3	12.3
Semester 2	15	4.2	4.2	16.5
Semester 3	41	11.5	11.5	27.9
Semester 4	49	13.7	13.7	41.6
Semester 5	63	17.6	17.6	59.2
Semester 6	58	16.2	16.2	75.4
Semester 7	88	24.6	24.6	100.0
Total	358	100.0	100.0	

Sources developed from research

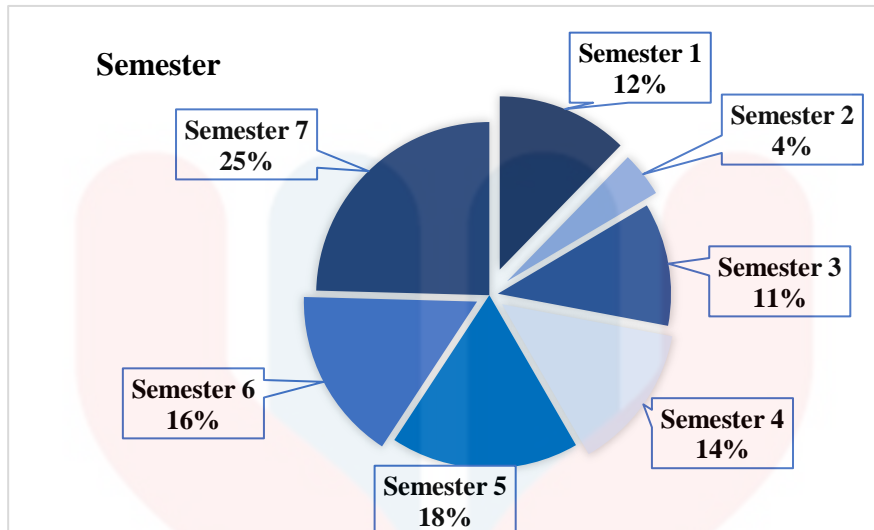


Figure 4.5: Pie Chart Demographic Data: Semester

The semesters of the respondents are shown in **table 4.7** Most respondents were currently enrolled in different semester. The highest percentage is 24.6% that represent 88 respondents from semester 7. There are 58 respondents (16.2%) are in semester 6, succeeded by respondents from semester 5 represent 63 respondents (17.6%). In Semester 4 there are 49 respondents (13.7%) while in Semester 3 there are 41 respondent (11.5%) and in Semester 1 there are 44 respondents (12.3%). The lowest percentage is 4.2% representatively 15 respondents from semester 2.

4.4 Descriptive Analysis

The mean, standard deviation, and variance for each variable were calculated in this part to fully explain the diversity and interrelation of the variables, which illustrate how respondents reacted to the questionnaire. As a result, descriptive statistics were utilised to define and highlight the key aspects of the data set from the respondents' viewpoints on all variables which are knowledge of Islamic banking, attitude towards Islamic banking, and readiness to comply with Shariah law.

4.4.1 Knowledge of Islamic banking (Variables I)

Table 4.8: Descriptive Analysis: Knowledge of Islamic banking (Variables I)

No	Descriptions	N	Mean	Std. Deviation
1	I know Islamic banking is based on interest – free banking concept.	358	4.54	.865
2	I know Islamic banking is based on the principles of Islamic Sharia law.	358	4.62	.752
3	I know Islamic banking requires obeying Islamic Sharia law.	358	4.60	.748
4	I know Islamic banking is different from conventional banks.	358	4.62	.726
5	I know Islamic banking is aims to promote fair distribution of economic resources.	358	4.54	.761
6	Islamic banking does not permit taking unfair advantage of customers.	358	4.55	.804

Table 4.8 shown the descriptive analysis of variable I which is the knowledge of Islamic banking. The mean value obtained from respondents' answer for knowledge of Islamic banking are from 4.54 to 4.62. Thus, this indicates that all faculty of entrepreneurship students Universiti Malaysia Kelantan from various races which are Malay, Chinese, Indian and Others have higher understanding on knowledge of Islamic banking. On the other hand, a high response has been seen to be statement that respondents agree that Islamic banking is different from conventional banking and respondents known that Islamic banking based on the principle of Islamic Shariah law.

4.4.2 Attitude towards Islamic banking (Variables II)

Table 4.9: Descriptive Analysis: Attitude towards Islamic banking (Variables II)

No	Descriptions	N	Mean	Std. Deviation
1	For me, Islamic banking is very beneficial.	358	4.56	.796
2	For me, by choosing Islamic banking is a wise decision.	358	4.56	.775
3	The idea of Islamic banking in Malaysia is a positive attitude.	358	4.57	.744
4	In general, I have a positive attitude towards Islamic Banking in Malaysia.	358	4.56	.752

Table 4.9 shown the attitude towards Islamic banking has a significant impact on students' races. The most concerning factor in the attitude towards Islamic banking is the idea of Islamic banking in Malaysia is a positive attitude, which is ranked highest (Mean and std. deviation= 4.57; 0.744). Furthermore, others influential factor which are Islamic banking is very beneficial (Mean and std. deviation= 4.56; 0.796), Islamic banking is a wise decision (Mean and std. deviation= 4.56; 0.775), and I have a positive attitude towards Islamic banking in Malaysia (Mean and std. deviation= 4.56; 0.752), which shown the same mean and the respondents strongly agree with the statements that Islamic banking convinces students in various races about their products and services.

4.4.3 Readiness to comply with Shariah law (Variables III)

Table 4.10: Descriptive Analysis: Readiness to comply with Shariah law (Variables III)

No	Descriptions	N	Mean	Std. Deviation
1	I am ready to comply with the Sharia law for Islamic banking.	358	4.54	.797
2	I will easily comply with Sharia principles of Islamic banking.	358	4.55	.821
3	I have no fears complying with Sharia law of Islamic banking.	358	4.51	.812

Table 4.10 indicated the factors influencing the readiness to comply with Shariah law. The most concerning factor in the readiness is that I will easily comply Shariah principles, which is ranked highest (Mean and std. deviation= 4.55; 0.821). The second most influential factor which Islamic banking is ready to comply with Shariah law (Mean and std. deviation= 4.55; 0.797). I have no fears complying with Shariah law is the third best option (Mean and std. deviation= 4.51; 0.812).

Most of the respondents show an agreeable response to readiness to comply with Shariah law factors, indicating that Islamic banking is prohibited by riba' (interest), which shows high interest and ranks as the highest factor in the variable. In contrast, customers do not simply think that Islamic banking is for their religious obligations because they believe it can be used by many religions and races in Malaysia.

4.5 Validity and Reliability Test

One of the most crucial aspects to take into consideration when assessing a measurement tool is reliability. It is crucial that questionnaires used as part of a research project are reliable to increase the precision of an evaluation. As shown in **Table 4.1**, the Cronbach's Alpha rule is utilized in reliability analysis, which is used to evaluate the degree of precision of research studies. Presented below is the reliability test for the actual data, which includes the variables.

4.5.1 Knowledge of Islamic Banking (Variables I)

Table 4.11: Reliability Test: Knowledge of Islamic Banking

No	Variables	Cronbach's Alpha	No. of Items	Level of Reliability
1	Knowledge of Islamic Banking	0.940	6	Excellent

Based on **Table 4.11**, the Cronbach's Alpha of the first variable, knowledge of Islamic banking, is 0.940. It has been shown that 94% of the questions used in this study to test the variable are reliable. Since this number is higher than the coefficient alpha of 0.90, it is considered to have an excellent level of reliability.

4.5.2 Attitude towards Islamic Banking (Variables II)

Table 4.12: Reliability Test: Attitude towards Islamic Banking

No	Variables	Cronbach's Alpha	No. of Items	Level of Reliability
2	Attitude towards Islamic Banking	0.934	4	Excellent

Based on **Table 4.12**, the Cronbach's Alpha of the first variable, attitude towards Islamic banking, is 0.934. It has been shown that 93.4% of the questions used in this study to test the variable are reliable. Since this number is higher than the coefficient alpha of 0.90, it is considered to have an excellent level of reliability.

4.5.3 Readiness to comply with Shariah law (Variables III)

Table 4.13: Reliability Test: Readiness to comply with Shariah law

No	Variables	Cronbach's Alpha	No. of Items	Level of Reliability
3	Readiness to comply with Shariah law	0.948	3	Excellent

Based on **Table 4.13** the Cronbach's Alpha of the first variable, knowledge of Islamic banking, is 0.948. It has been shown that 94.8% of the questions used in this study to test the variable are reliable. Since this number is higher than the coefficient alpha of 0.90, it is considered to have an excellent level of reliability.

4.6 Normality Test

A normality test evaluates whether a sample was selected from a normally distributed population. It is typically used to determine whether the data used in the study has a normal distribution. The Kolmogorov–Smirnov test is a widely used non-parametric test for comparing two samples and can also be used to quantify the distance between an empirical distribution function of the sample and the cumulative distribution function of a reference distribution. In general, the Kolmogorov–Smirnov test is less powerful for testing normality than the Shapiro–Wilk test (Yang & Berdine, 2021). The Shapiro-Wilk test tests whether the outcome data, a random sample from the entire population, came from a normally distributed population. In

other words, the Shapiro-Wilk test evaluates how likely it is that the values in the sample are observed, if the outcome variable is normally distributed in the entire population (Yang & Berdine, 2021).

In statistics, standardisation measures are used to determine if a data set is modelled for normal distribution. A distribution is required for certain statistical functions to be expected or virtually every day. Standardisation measures are utilised in statistics to determine if a data set is modelled for normal distribution. Certain statistical functions require a distribution to be expected or almost daily. Normality tests are significant for at least two factors. Non – Gaussian distributions are frequently influenced by non-linearity and the interaction of physical systems. Analysing the distribution of the selected variables may also aid in comprehending the processes' underlying mechanism.

Table 4.14: Test of Normality: Kolmogorov-Smirnov^a and Shapiro-Wilk Test

No	Variables	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig
1	Knowledge of Islamic Banking	.269	358	.000	.641	358	.000
2	Attitude towards Islamic Banking	.266	358	.000	.656	358	.000
3	Readiness to comply with Shariah law	.277	358	.000	.653	358	.000

Based on Kolmogorov-Smirnov Test and Shapiro-Wilk test that shown in **table 4.14**, when the value of p is greater than 0.05, it will consider as normal data distribution. Meanwhile if value of p is smaller than 0.05 is considered as abnormal data distribution. For a significant value of (p=.000) of the Kolmogorov-Smirnova test for knowledge of Islamic Banking, Attitude towards Islamic Banking, and readiness to comply with Shariah law are considered abnormal. Similarly, the significant value (p=.000) of the Shapiro-Wilk test for knowledge of Islamic

Banking, Attitude towards Islamic Banking, and readiness to comply with Shariah law is deemed abnormal. As can see on the table above, all the p values in this test are 0.000, which is considered abnormal, all the variables in this normality test have results that are indicative of an abnormal data distribution.

4.7 Kruskal – Wallis Test

The Kruskal-Wallis test is the non-parametric equivalent to the analysis of variance (ANOVA). This test determines whether groups have the same mean on ranks; rather than using the data values themselves, a rank is assigned to each data point and those ranks are used to determine if the data in each group comes from the same distribution. This test determines whether the groups have the same median.

As stated previously, Kruskal-Wallis is a non-parametric test, which means it makes no assumptions about the parameters of the data, such as its mean, variance, and so on. Kruskal-Wallis does not assume normally distributed data because it makes no assumptions about the parameters of the data; thus, it cannot make any assumptions about the distribution of the data.

To assess whether any of the differences between the medians are statistically significant, compare the p-value to your significance level. According to the null hypothesis, the population medians are all equal. Typically, a significance level (or alpha) of 0.05 works well. A significance level of 0.05 indicates a 5% chance of concluding that there is a difference when there is none.

4.7.1 Knowledge of Islamic banking

Table 4.15: Mean of The Knowledge of Islamic Banking by Races

	N	Mean	Std. Deviation
Knowledge of Islamic Banking	358	4.581	0.682
Race	358	2.48	1.122

Table 4.16: Mean Ranks of The Knowledge of Islamic Banking by Races

	Race	N	Mean Rank
Knowledge of Islamic Banking	Malay	92	172.45
	Chinese	89	243.83
	Indian	89	191.48
	Others	88	109.69
	Total	358	

Table 4.17: Kruskal-Wallis Test Statistics^{a,b}

Knowledge of Islamic Banking	
Kruskal-Wallis H	87.484
df	3
Asymp. Sig.	< 0.001

a. Kruskal Wallis Test

b. Grouping Variable: Race

Based on the **table 4.16**, the mean rank for the race suggests that Chinese (243.83) had the highest knowledge on Islamic banking product and services, with Others (109.69) reporting the lowest. The difference between the four race groups is significant as shown by the p-value = < 0.001.

Table 4.18: Kruskal-Wallis Test: Median

Race	Knowledge of Islamic Banking
Malay	4.83
Chinese	5.00
Indian	5.00
Others	4.50
Total	4.83

Kruskal-Wallis test revealed a statistically significant difference in knowledge of Islamic banking between races ($3, N=358$) = 87.48, $p < 0.001$. Median knowledge of Islamic banking for Chinese and Indian are same which is ($Md = 5.00$) in comparison to the Malay ($Md = 4.83$) and Others ($Md = 4.50$).

4.7.2 Attitude towards Islamic Banking

Table 4.19: Mean of The Attitude towards Islamic Banking by Races

	N	Mean	Std. Deviation
Attitude towards Islamic Banking	358	4.562	0.701
Race	358	2.48	1.122

Table 4.20: Mean Ranks of The Attitude towards Islamic Banking by Races

	Race	N	Mean Rank
Attitude towards Islamic Banking	Malay	92	180.08
	Chinese	89	241.70
	Indian	89	179.47
	Others	88	116.02
	Total	358	

Table 4.21: Kruskal-Wallis Test Statistics^{a,b}

Attitude towards Islamic Banking	
Kruskal-Wallis H	76.078
df	3
Asymp. Sig.	< 0.001

a. Kruskal Wallis Test

b. Grouping Variable: Race

Based on the **table 4.20**, the mean rank for the race suggests that Chinese (241.70) had the highest attitude towards Islamic banking product and services, with Others (116.02) reporting the lowest. The difference between the four race groups is significant as shown by the p-value = < 0.001.

Table 4.22: Kruskal-Wallis Test: Median

Race	Attitude towards Islamic Banking
Malay	5.00
Chinese	5.00
Indian	4.75
Others	4.50
Total	5.00

Kruskal-Wallis test revealed a statistically significant difference in attitude towards Islamic banking between races ($\chi^2(3, N=358) = 76.08, p < 0.001$). Median Attitude towards for Chinese and Malay are same which is ($Md = 5.00$) in comparison to the Indian ($Md = 4.75$) and Others ($Md = 4.50$).

4.7.3. Readiness to comply with Shariah law

Table 4.23: Mean of The Readiness to Comply with Shariah Law by Races

	N	Mean	Std. Deviation
Readiness to comply with Shariah Law	358	4.535	0.771
Race	358	2.48	1.122

Table 4.24: Mean Ranks of The Readiness to Comply with Shariah Law by Races

	Race	N	Mean Rank
Readiness to comply with Shariah Law	Malay	92	177.86
	Chinese	89	240.75
	Indian	89	185.40
	Others	88	113.30
	Total	358	

Table 4.25: Kruskal-Wallis Test Statistics^{a,b}

Readiness to comply with Shariah Law	
Kruskal-Wallis H	81.462
df	3
Asymp. Sig.	< 0.001

a. Kruskal Wallis Test

b. Grouping Variable: Race

Based on the **table 4.24**, the mean rank for the race suggests that Chinese (240.75) had the highest readiness to comply with Shariah law towards Islamic banking product and services, with Others (113.30) reporting the lowest. The difference between the four race groups is significant as shown by the p-value = < 0.001.

Table 4.26: Kruskal-Wallis Test: Median

Race	Readiness to comply with Shariah Law
Malay	5.00
Chinese	5.00
Indian	5.00
Others	4.33
Total	5.00

Kruskal-Wallis test revealed a statistically significant difference in readiness to comply with Shariah law between races ($\chi^2(3, N=358) = 81.46, p < 0.001$). Median Attitude towards for Chinese, Indian, and Malay are same which is ($Md = 5.00$) in comparison to the Others ($Md = 4.33$).

4.8 Hypotheses Testing

4.8.1 Knowledge of Islamic banking (Hypothesis I)

Table 4.27: Hypothesis Testing I: Knowledge of Islamic Banking

Hypotheses	Statement
H_{10}	The knowledge on Islamic banking product and services for the four races groups are equal.
H_{1a}	The knowledge on Islamic banking product and services for the four races groups are different.

Based on **Table 4.27**, the alternative hypothesis is accepted, and the null hypothesis is rejected since $p\text{-value} < \alpha$ ($p\text{-value} = < 0.001 < 0.05$). It can be concluded that there was significant difference the knowledge on Islamic banking product and services for the four races groups, $H(1) = 87.48, p = < 0.001$.

4.8.2 Attitude towards Islamic Banking (Hypothesis II)

Table 4.28: Hypothesis Testing II: Attitude towards Islamic Banking

Hypotheses	Statement
H_{2_0}	The attitude towards Islamic banking product and services for the four races groups are equal.
H_{2_a}	The attitude towards Islamic banking product and services for the four races groups are different.

Based on **Table 4.28**, the alternative hypothesis is accepted, and the null hypothesis is rejected since $p\text{-value} < \alpha$ ($p\text{-value} = < 0.001 < 0.05$). It can be concluded that there was significant difference the attitude towards Islamic banking product and services for the four races groups, $H(2) = 76.08, p = < 0.001$.

4.8.3 Readiness to comply with Shariah law (Hypothesis III)

Table 4.29: Hypothesis Testing III: Readiness to comply with Shariah Law

Hypotheses	Statement
H_{3_0}	The readiness to comply with Shariah law towards Islamic banking product and services for the four races groups are equal.
H_{3_a}	The readiness to comply with Shariah law towards Islamic banking product and services for the four races groups are different.

Based on **Table 4.29**, the alternative hypothesis is accepted, and the null hypothesis is rejected since $p\text{-value} < \alpha$ ($p\text{-value} = < 0.001 < 0.05$). It can be concluded that there was significant difference the readiness to comply with Shariah law towards Islamic banking product and services for the four races groups, $H(3) = 81.46, p = < 0.001$.

4.9 Summary

In this chapter, the researchers applied preliminary analysis, demographic profile analysis, reliability analysis, descriptive statistics, correlation statistics, and tested hypotheses. According to the results of the reliability analysis, all the variables have high and confident reliability scores. The average rating is around 4, which is high enough to be consistent with relationships. Following that the normality test shows that all variables are abnormal. Therefore. All the variables (knowledge, attitude, and readiness to comply with Shariah law) have significant difference towards Islamic banking product and services for the four races groups as demonstrated by the results. However, the findings of the results, discussions, and recommendations will be discussed in Chapter 5.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 Introduction

This chapter provides a summary of the study's key findings, discussions, and conclusion. This chapter begins with a summary of the study, followed by a section summarising the research's findings. The section that follows contains a discussion of this study's findings. The implications of the study are presented in the fourth section, which is divided into theoretical, methodological, and practical contributions. Then, section five discusses the study's limitations, followed by section six, which provides recommendations or suggestions for future research. Section seven concludes this study and provides a summary of the entire chapter.

5.2 Key Findings

This study is quantitative research, which study on the comparative study on knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking product and services among students of different races in UMK. A total 358 questionnaires were able to be collected from respondents via google form. All respondents were required to answer the statements stated in the questionnaire using a 5 – point Likert Scale. The use of this scale requires respondents to answer the question by marking a 5 – point scale where from 1 = strongly disagree, 2 = disagree, 3 = slightly agree, 4 = agree, and 5 = strongly agree according to respondents' respective opinions. Statistical Package for the Social Science (SPSS) version 26 was used to generate and analyse the obtained data.

After confirming the validity and reliability of the measurements for every variable used in pilot test, then were examined to compare the variables (knowledge, attitude, and readiness to comply with Shariah law) towards Islamic banking product and services for the

four races groups. The Kruskal – Wallis analysis was used in this study because this study obtained abnormal data in normality test. The significant value for all hypotheses is $p\text{-value} = < 0.001$ which means rejected null hypothesis and accepted alternate hypothesis.

Based on the **table 4.16**, the mean rank for the race suggests that Chinese (243.83) had the highest knowledge on Islamic banking product and services, with Others (109.69) reporting the lowest. It can be concluded that there was significant difference the knowledge on Islamic banking product and services for the four races groups, $H(1) = 87.48, p = < 0.001$. **Table 4.20** shown the mean rank for the race suggests that Chinese (241.70) had the highest attitude towards Islamic banking product and services, with Others (116.02) reporting the lowest. It can be concluded that there was significant difference the attitude towards Islamic banking product and services for the four races groups, $H(2) = 76.08, p = < 0.001$. Based on the **table 4.24**, the mean rank for the race suggests that Chinese (240.75) had the highest readiness to comply with Shariah law towards Islamic banking product and services, with Others (113.30) reporting the lowest. It can be concluded that there was significant difference the readiness to comply with Shariah law towards Islamic banking product and services for the four races groups, $H(3) = 81.46, p = < 0.001$. According on the result obtained, all the hypotheses tested in this study have a significant difference between all variables (knowledge, attitude, and readiness to comply with Shariah law) towards Islamic banking product and services for the four races groups.

5.3 Discussion

Table 5.1: The Summary of Hypotheses.

Variables	Hypotheses	Statement	Results
Knowledge of Islamic banking	$H1_0$	The knowledge on Islamic banking product and services for the four races groups are equal.	$H1_a$ accepted
	$H1_a$	The knowledge on Islamic banking product and services for the four races groups are different.	
Attitude towards Islamic banking	$H2_0$	The attitude towards Islamic banking product and services for the four races groups are equal.	$H2_a$ accepted
	$H2_a$	The attitude towards Islamic banking product and services for the four races groups are different.	
Readiness to comply with Shariah law	$H3_0$	The readiness to comply with Shariah law towards Islamic banking product and services for the four races groups are equal.	$H3_a$ accepted
	$H3_a$	The readiness to comply with Shariah law towards Islamic banking product and services for the four races groups are different.	

5.3.1 The knowledge on Islamic banking product and services for the four races groups are different ($H1_a$)

The result shows there was a significant difference the knowledge on Islamic banking product and services for the four races groups among UMK students. This study rejected null hypothesis $H1_0$ and accepted alternate hypothesis $H1_a$ because the p-value = < 0.001, which is less than the significance level = 0.05. In addition, respondents' ratings of knowledge indicated

the highest mean value, which is 4.58. This variable is consistent with those of Ganesan et al., (2020), mentioned that the understandings of non – Muslim respondents about Islamic concepts are at a moderate level. Because Islamic banking in Malaysia has been established for more than 30 years and most of the population is Muslim, it is no surprise that their level of understanding is at an acceptable level.

According to Wan Ahmad et al., (2019) found that non-Muslims with more education and a better understanding of Islamic banking products and services have no problem working with Islamic banks for their financial needs. This is because Islamic banks are easy to get to, offer integrated value-added services, inspire confidence, and could help them grow financially. As a result, it reflects the knowledge of students of different races about Islamic banking product and services.

5.3.2 The attitude towards Islamic banking product and services for the four races groups are different (H_{2a})

The result shows there was a significant difference the attitude towards Islamic banking product and services for the four races groups among UMK students. This study rejected null hypothesis H_{2_0} and accepted alternate hypothesis H_{2_a} because the p-value = < 0.001, which is less than the significance level = 0.05. In addition, respondents' ratings of knowledge indicated the highest mean value, which is 4.56. Similar to Wan Ahmad et al., (2019) discovered The attitudes of non-Muslims toward Islam have changed over time. In its early years in Malaysia, non-Muslims were hesitant to use Islamic banking because it was exclusive to Muslims. There were significant differences between their knowledge of Islamic banking services and their satisfaction with them compared to other Muslims. Because of this, you can tell how people of different races feel about Islamic bank products and services.

The variable in this study is consistent with those of Hoque et al., (2022), a consumer's attitude toward a product depends on how satisfied they are with it, which influences whether or not they will purchase the product again in the future. Because of this, it is possible to determine customers' attitudes based on how they feel about various things, such as Islamic banking products and services.

Supported by Ganesan et al., (2020) Islamic banking has discovered that a positive attitude and subjective norm can be effective marketing tools. The top management of Islamic banks must go above and beyond current initiatives to promote their products and knowledge about them through all possible media, including social media, schools, universities, offices, and other stakeholders. In Malaysia, it will also be useful for promoting Islamic banking products to all races.

5.3.3 The readiness to comply with Shariah law towards Islamic banking product and services for the four races groups are different ($H3_a$)

The result shows there was a significant difference the readiness to comply with Shariah law towards Islamic banking product and services for the four races groups among UMK students. This study rejected null hypothesis $H3_0$ and accepted alternate hypothesis $H3_a$ because the p-value = < 0.001 , which is less than the significance level = 0.05 . In addition, respondents' ratings of knowledge indicated the highest mean value, which is 4.53. This is proven by Abdul Hadi & Muwazir, (2020), Durkheim's theory says that ethnicity is a big part of group cohesion and morality. This is clear when you look at how different ethnic groups practise their religious beliefs.

According to Omar & Ferdous, (2020) found that in recent years, the number of non-Muslim customers purchasing Islamic products has increased, as the Shariah principle has fostered customer loyalty. Shariah-compliant Islamic products can be distinguished from

conventional products offered by other banks by virtue of their Islamic origin. Previous research has found a connection between non-Muslim clients' attitudes toward Islamic banking and their use of Islamic banking services.

According to Aminah Osman, (2021), Malaysians benefit greatly from the Islamic banking system because the majority of the population is Muslim, despite their diverse ethnic backgrounds and religious beliefs. In Malaysia, people of all religions and races, especially students and young adults, are gaining a deeper understanding of Islamic banking. Additionally, they are increasingly willing to utilise Islamic banking products and services.

5.4 Implications of the Study

Based on the above study and previous chapters, we can conclude that the three variables which are knowledge, attitude, and readiness to comply with Shariah law have a significant difference towards Islamic banking product and services for the four races groups among UMK students. Based on the findings, a comparison is made between the three variables towards Islamic banking product and services for the four races groups.

The objective is to ensure that students' from multi – races needs are met and to determine why they would have the knowledge of Islamic banking, positive attitude towards Islamic banking and readiness to comply with Shariah law to use Islamic banks. If Islamic banking can strengthen these three factors, more students of different races will be willing to consider Islamic banking as an option.

Furthermore, the Theory of Planned Behaviour has been used to explain the overall research framework about the comparative study on knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking products and services among students' races of Universiti Malaysia Kelantan. This can provide new insights into Islamic banking products

and services, allowing future research on similar topics to be conducted more effectively. Instead, Islamic banking institutions can develop policies and strategies to attract customers of races other than Malays by determining their level of understanding, awareness, and perceptions of Islamic banking systems. This is because we must remember that non-Muslim customers are essential to the development and growth of this emerging industry. This is because non-Muslim customers are important to the growth and development of this new industry and are also potential customers. As a result, implementing a concrete plan that enhances customer knowledge and comprehension will benefit the industry's competitive market, in which institutions will compete with conventional banks not only in Muslim-dominated countries but also in non-Islamic countries such as Europe and North America. As a result, this will be a watershed moment in the advancement and development of Islamic banking products and services. According to Azeem Khattak, (2010), It was discovered that customers' awareness of Islamic banking products and services varied depending on their age, particularly with regard to current account and letter of credit systems. In this instance, customers between the ages of 21 and 40 make up the majority of those who are knowledgeable about and aware of the Islamic banking system. This is because the population of this study is made up of university students.

On the other hand, the four statements were used in this study for measuring the attitude towards Islamic banking among the students' races in Universiti Malaysia Kelantan. Although, this was the positive attitude towards Islamic banking by all the races. Malaysia has a Muslim population of 60% and a non-Muslim population of 40%. With non-Muslims, primarily Chinese, forming the economic backbone, Islamic banks must assess their success in attracting non-Muslims (Loo, 2010) and this study shows the positive attitude from Chinese towards Islamic banking. Based on **table 4.22** shown the Malay and Chinese both have a same median value which is median = 5.00 compared to Indian and others respectively median = 4.75 and

4.50. Chinese and Malay mostly have positive attitude towards Islamic banking. Proven from Haque, (2010), attitude is essential to comprehending or anticipating how customers will behave in specific situations. In these favourable economic conditions, it is critical for Islamic Banking service providers to understand potential Muslim and non-Muslim customers' behavioural attitudes toward current Islamic banking services. Based on the mean value of this variable which mean = 4.56, the mean values of responses indicate that all those races accepted positively attitude towards Islamic banking.

Readiness to comply with Shariah law is the third variables in this study. As is well known, most Malays are Muslims, so they had no trouble complying to Shariah law. Since all races are included in this study, Shariah-compliant products and services continue to be acceptable requirements for Islamic banks. Consequently, they will conform to the Islamic way of life and refrain from committing sins outlined by the Shariah laws. Since Islamic banking will never participate in illegal activities, the students will feel more confident. Therefore, if Islamic banking continues to provide more information regarding the benefits and returns with Shariah compliance, more students in various races will prefer to use Islamic banks over conventional banks. This is because not all conventional banks offer Shariah- compliant returns and benefits. In this study shown the positive relationship between readiness to comply with Shariah law and students' races.

5.5 Limitations of the Study

In this study, the researchers aim to determine a comparative study on knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking products and services among students of different races at Universiti Malaysia Kelantan. The target group of respondents for this research were the students that are still studying at Universiti Malaysia Kelantan. Questionnaires have been sent to the Faculty of Entrepreneurship and Business students of all races. However, the

responses from some students are lower than expected. This situation has limited the accuracy and reliability of this research, as the study's target group should have included students from across Universiti Malaysia Kelantan and even from outside the university. Lack of response from the respondents at other universities and faculties may cause the results of this research to be slightly biased, especially because its majority race is Malay.

Furthermore, the researchers have written all the questions in these questionnaires in terms of either the level of confidence or the level of satisfaction of respondents with the various aspects of Islamic banking. However, there is no set rule for the levels above, and it is determined by the respondents' feelings. As a result, issues arise when each respondent provides their responses based on their own standards.

The difficulty encountered while collecting the questionnaire data for this study is that it takes a long time to achieve the desired target of 358 respondents. The obstacle we faced while collecting the data of this questionnaire was not everyone was diligent enough to take the time to answer the questionnaire. This is because most of them may not have carefully read the question. After that, it will take a considerable amount of time to collect data from respondents via an online survey, and the researcher will need to identify respondents to answer the questionnaire. Due to a lack of time, not all respondents wished to respond to the question. Then, through the online questionnaire, respondents were restricted to providing their actual responses because they could only select the predetermined options.

Finally, the demographic variable in this study is restricted to a maximum of five variables; however, in subsequent research, the researcher might include a greater number of demographic variables to acquire a more comprehensive understanding of the profiles of respondents. Also, to get a full picture of the different races groups that live in Malaysia, it is important that the population

used as a sample includes people from many different religions, such as Islam, Buddhism, Hinduism, Christianity, and others.

5.6 Recommendations/ Suggestion for Future Research

In this research, there are still a few issues that need to be resolved. Therefore, the researchers have a few recommendations that may be helpful to those who plan to conduct research on similar topics. Before conducting the research, the target respondent population must be specified in detail. Ensure that a respondent is readily available and accessible prior to selecting them for the study. It will therefore prevent the issue of insufficient respondents at the conclusion of the study. If the problem occurs, the overall accuracy and dependability of the research findings will be compromised. In addition, respondents must possess adequate knowledge of the selected topic. As a result, the opinions of respondents with basic knowledge will be of higher value to the researchers than those of respondents with no basic knowledge. Additionally, the results from these respondents will be more trustworthy.

Additionally, the questionnaire's questions are essential for collecting useful information from respondents. For this reason, questions must be formed in a clear and uncomplicated manner so that respondents can easily respond. The researchers have standardised the questions so that respondents will not be confused by ambiguity and will be able to provide their sincere opinions. This will ensure that the collected data is as precise as possible. This can be achieved by separating the questionnaire's questions clearly and straightforward for those responding to it. Moreover, the questions should not be overly difficult to comprehend. This increases the likelihood that the respondent will misunderstand the question and provide an incorrect response. It will result in the wrong outcomes being produced in the long run. It is crucial that the questions are not overly straightforward; otherwise, the individuals answering them will become frustrated. To get closer to finding solutions to the problems, the questions must be more concise and explicit.

A very important part of a research study is the sample size. The more people in the sample, the more likely it is that a significant difference between the variables will be found. The reason is that the mean of the sample is more likely to be the same as the mean of the whole population. In other words, the researchers can say that the results of this study are closer to what really happened. The number of people in this study's sample is small compared to the number of people we want to study for our research. So, there is a higher chance that the results won't be the same as the actual results. For future research, the number of research goals must be proportional to the size of the sample. Aside from the questionnaire, there are other ways to do research that can help reach this goal. Some of the suggested methods are interviews, access to the street, and home visits.

5.7 Overall Conclusion of the Study

The purpose of this research is to determine the comparative study on knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking products and services among students' races of Universiti Malaysia Kelantan. The factors that have been included in this research are knowledge of Islamic banking, attitude towards Islamic banking, and readiness to comply with Shariah law. Studies have been done on the factors mentioned above via the previous study done by the previous researcher. Since this research uses quantitative method, the questions regarding the factors mentioned above have been asked in the form of questionnaire. The actual sample size for this research is 346 respondents gratefully this research was able to collect 358 respondents from the target population users via google form. In findings, according to the statistical results obtained, all variables are excellently reliable. The distribution data for this research is abnormal but it shown the significant different between the comparative on knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking among students' races. The mean score for Islamic banking knowledge is the highest, while the mean score for Islamic banking attitudes is the lowest.

In the Malaysian banking context, Muslim customers' trust in Islamic banks may be linked to customers perceiving that products and services are running with Shariah principles. One explanation for this could be that respondents may have believed and felt that the operations of Islamic banking system are consistent with Islamic principles, as the mechanisms to ensure that Islamic banks are Syariah compliance. On top of that, Shariah-compliant products and services should now be the primary focus of Islamic banks. Even non-Muslim students choose Islamic banking for that reason. Most importantly, the Malaysian government and the relevant authorities aspire to bring Islamic banking across the borders and regions or even across the religions and races in Malaysia.

It can be concluded that the result of this study, the knowledge, attitude, and the readiness to comply with Shariah law towards Islamic banking have the significantly positive relationship among the students' races. This research had been completed with integrity and a great deal of commitment. By directing this research, it also complied with all applicable regulations. Clearly, the purpose of this study was to provide all users with relevant data and statistics to assist them in comparing issues. Finally, based on this research, the consequences can be used by prospective researchers for further study about the comparative study on knowledge, attitude, and readiness to comply with Shariah law towards Islamic banking products and services among students' races.

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APPENDIX A: QUESTIONNAIRE DRAFT



TITLE: A COMPARATIVE STUDY ON KNOWLEDGE ATTITUDE AND READINESS TO COMPLY WITH SHARIAH LAW TOWARDS ISLAMIC BANKING PRODUCT AND SERVICES AMONG STUDENTS OF DIFFERENT RACES IN UNIVERSITI MALAYSIA KELANTAN

Dear Respondent,

The following questionnaire was created for the purpose of study. Your assistance in completing this study by answering the following questions as honestly as possible would be highly appreciated. Please do not sign your name because all replies are confidential.

Section A

Demographic

1) Age:

- | | |
|--------------------------|-------------------|
| <input type="checkbox"/> | 18 – 20 years old |
| <input type="checkbox"/> | 21 – 23 years old |
| <input type="checkbox"/> | 24 – 26 years old |

2) Gender:

- | | |
|--------------------------|--------|
| <input type="checkbox"/> | Male |
| <input type="checkbox"/> | Female |

3) Race:

- | | |
|--------------------------|---------|
| <input type="checkbox"/> | Malay |
| <input type="checkbox"/> | Chinese |
| <input type="checkbox"/> | Indian |
| <input type="checkbox"/> | Others |

4) Course

<input type="checkbox"/>	SAB
<input type="checkbox"/>	SAL
<input type="checkbox"/>	SAR
<input type="checkbox"/>	SAK
<input type="checkbox"/>	SAE
<input type="checkbox"/>	SAA

5) Semester:

<input type="checkbox"/>	Semester 1
<input type="checkbox"/>	Semester 2
<input type="checkbox"/>	Semester 3
<input type="checkbox"/>	Semester 4
<input type="checkbox"/>	Semester 5
<input type="checkbox"/>	Semester 6
<input type="checkbox"/>	Semester 7

Section B

Knowledge of Islamic Banking

	Strongly Disagree	Disagree	Slightly Agree	Agree	Strongly Agree
I know Islamic banking is based on interest – free banking concept					
I know Islamic banking is based on the principles of Islamic Sharia law					
I know Islamic banking requires obeying Islamic Sharia law					
I know Islamic banking is different from other conventional banks					
I know Islamic banking is aims to promote fair distribution of economic resources					
Islamic banking does not permit taking unfair advantage of customers					

Section C

Attitude towards Islamic banking

	Strongly Disagree	Disagree	Slightly Agree	Agree	Strongly Agree
For me Islamic Banking is very beneficial					
For me Islamic is a decision that is very wise					
The idea of Islamic banking in Malaysia is a positive attitude					
In all, I have a positive attitude towards Islamic Banking in Malaysia					

Section D

Readiness to comply Shariah law

	Strongly Disagree	Disagree	Slightly Agree	Agree	Strongly Agree
I am ready to comply with the Sharia law for Islamic banking					
I will easily comply with Sharia principles of Islamic banking					
I have no fears complying with Sharia law of Islamic banking					

APPENDIX B

Gantt Chart of research activities on final year project for year 2022 and year 2023

No.	Items	Mar 2022	April 2022	May 2022	June 2022	July 2022	Aug 2022	Sept 2022	Oct 2022	Nov 2022	Dec 2022	Jan 2023	
	Selection of Research Title					F I N A N C I A L U N I V E R S I T Y K E L A N T A N							
	Chapter 1												
1.1	Background of the study												
1.2	Problem Statement												
1.3	Research Question												
1.4	Research Objectives												
1.5	Scope of the Study												
1.6	Significance of Study												
1.7	Definition of Term												
1.8	Organization of the Proposal												
	Chapter 2												
2.1	Introduction												

2.2	Underpinning Theory												
2.3	Previous Studies												
2.4	Research Development												
2.5	Conceptual Framework												
2.6	Summary												
	Chapter 3												
3.1	Introduction												
3.2	Research Design												
3.3	Data Collection Methods												
3.4	Questionnaire Design												
3.5	Questionnaire Development												
3.6	Pilot Study												
3.7	Study Population												
3.8	Sample Size												
3.9	Sampling Techniques												
3.10	Measurement Variables												

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3.11	Research Instrument Development									
3.12	Procedure For Data Analysis									
3.13	Summary									
	Chapter 4									
4.1	Introduction									
4.2	Preliminary Analysis									
4.3	Demographic Profile of Respondents									
4.4	Descriptive Analysis									
4.5	Validity and Reliability Test									
4.6	Normality Test									
4.7	Kruskal-Wallis									
4.8	Hypothesis Testing									
4.8.1	Hypothesis I									
4.8.2	Hypothesis II									
4.8.3	Hypothesis III									
4.9	Summary									
	Chapter 5									

5.1	Introduction												
5.2	Key Findings												
5.3	Discussion												
5.3.1	Hypothesis I												
5.3.2	Hypothesis II												
5.3.3	Hypothesis III												
5.4	Implications of The Study												
5.5	Limitations of The Study												
5.6	Recommendations												
5.7	Overall Conclusion of The Study												


**REKOD PENGESAHAN PENYARINGAN TURNITIN
VERIFICATION RECORD OF TURNITIN SCREENING**

Kod>Nama Kursus: AFS4112

Code/ Course Name: PROJEK PENYELIDIKAN (PERBANKAN DAN KEWANGAN ISLAM II)

Sesi/Session: September 2022/2023

Semester: Semester 7

Nama Program/Name of Programme: SAB

Fakulti/Pusat/Faculty/Centre: Fakulti Keusahawanan Dan Perniagaan/Faculty of Entrepreneurship and Business

Pengesahan Penyaringan Plagiat/ Verification of Plagiarism Screening

Saya, Megat Sapfuan bin Megat Sapri, No. Matrik A19B1048 dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak 29%.

I, Megat Sapfuan bin Megat Sapri, Matrix number A19B1048 hereby declare that I have screen my thesis using Turnitin Software. Enclosed here with a copy of verification of Turnitin screening with similarity score of 29%.

Tajuk Kertas Kerja Penyelidikan/ The Tittle of Research Project Paper: -

A COMPARATIVE STUDY ON KNOWLEDGE ATTITUDE AND READINESS TO COMPLY WITH SHARIAH LAW TOWARDS ISLAMIC BANKING PRODUCT AND SERVICES AMONG STUDENTS OF DIFFERENT RACES IN UNIVERSITI MALAYSIA KELANTAN

Tandatangan/Signature

Nama Pelajar/Student Name: Megat Sapfuan bin Megat Sapri

No. Matrik/Matrix No: A19B1048

Tarikh/Date: 14 January 2023

Pengesahan

Penyelia/Supervisor: Dr Azira Hanani Binti Ab Rahman

Tandatangan/Signature:

Tarikh/Date:

ORIGINALITY REPORT

29%
SIMILARITY INDEX

25%
INTERNET SOURCES

8%
PUBLICATIONS

15%
STUDENT PAPERS

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**FAKULTI KEUSAHAWANAN DAN PERNIAGAAN
UNIVERSITI MALAYSIA KELANTAN**

**BORANG KELULUSAN PENYERAHAN
LAPORAN AKHIR PROJEK PENYELIDIKAN TANPA JILID**

Kepada,

Dekan,
Fakulti Keusahawanan dan Perniagaan
Universiti Malaysia Kelantan

Kelulusan Penyerahan Draf Akhir Laporan Akhir Projek Penyelidikan Tahun Akhir Tanpa Jilid

Saya,, penyelia kepada pelajar berikut, bersetuju membenarkan penyerahan dua (2) naskah draf akhir Laporan Akhir Projek Penyelidikan Tahun Akhir tanpa jilid untuk pentaksiran.

Nama Pelajar: Megat Sapfuan Bin Megat Sapri No Matrik: A19B1048

Tajuk Penyelidikan:

A COMPARATIVE STUDY ON KNOWLEDGE ATTITUDE AND READINESS TO COMPLY WITH SHARIAH LAW TOWARDS ISLAMIC BANKING PRODUCT AND SERVICES AMONG STUDENTS OF DIFFERENT RACES IN UNIVERSITI MALAYSIA KELANTAN

Sekian, terima kasih

Tandatangan Penyelia

Tarikh:

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

Student's Name: Amir Hamzah Bin Mohd Azman
 Student's Name: Megat Sapfuan Bin Megat Sapri
 Student's Name: Muhamad Faiz Bin Romli
 Student's Name: Muhammad Zulhilmi Bin Hambali
 Name of Supervisor: Dr. Azira Hanani Binti Ab Rahman

Matric No. A19B1018
 Matric No. A19B1048
 Matric No. A19B1056
 Matric No. A19B1059
 Name of Programme: SAB

Research Topic: A COMPARATIVE STUDY ON KNOWLEDGE ATTITUDE AND READINESS TO COMPLY WITH SHARIAH LAW TOWARDS ISLAMIC BANKING PRODUCT AND SERVICES AMONG STUDENTS OF DIFFERENT RACES IN UNIVERSITI MALAYSIA KELANTAN

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Content (10 MARKS) (Research objective and Research Methodology in accordance to comprehensive literature review) Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)	Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	___ x 1.25 (Max: 5)	
		Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Question and scientific with good researchable topic.	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.	___ x 1.25 (Max: 5)	

EKPR

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

2.	Overall report format (5 MARKS)	Submit according to acquired format	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	___ x 0.25 (Max: 1)
		Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	___ x 0.25 (Max: 1)
		Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	___ x 0.25 (Max: 1)
		Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	___ x 0.25 (Max: 1)
		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	___ x 0.25 (Max: 1)

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

3.	Research Findings and Discussion (20 MARKS)	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)
		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	___ x 1 (Max: 4)
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	___ x 1 (Max: 4)
4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (Max: 5)
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	___ x 1.25 (Max:5)
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	___ x 1.25 (Max:5)
TOTAL (50 MARKS)						

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT (PPTAII): REFLECTIVE NOTE (Weight 20%)
(COMPLETED BY SUPERVISOR)**

Student's Name: Amir Hamzah Bin Mohd Azman
 Student's Name: Megat Sapfuan Bin Megat Sapri
 Student's Name: Muhamad Faiz Bin Romli
 Student's Name: Muhammad Zulhilmi Bin Hambali
 Name of Supervisor: Dr. Azira Hanani Binti Ab Rahman

Matric No. A19B1018
 Matric No. A19B1048
 Matric No. A19B1056
 Matric No. A19B1059
 Name of Programme: SAB

Research Topic: A COMPARATIVE STUDY ON KNOWLEDGE ATTITUDE AND READINESS TO COMPLY WITH SHARIAH LAW TOWARDS ISLAMIC BANKING PRODUCT AND SERVICES AMONG STUDENTS OF DIFFERENT RACES IN UNIVERSITI MALAYSIA KELANTAN

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Determination	Is not determined and does not put in any effort in completing the research report	Is determined but puts in little effort in completing the research report	Is determined and puts in reasonable effort in completing the research report	Is very determined and puts in maximum effort in completing the research report	____ x 1 (Max: 4)	
2.	Commitment	Is not committed and does not aim to complete on time and/ or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	____ x 1 (Max: 4)	
3.	Frequency in meeting supervisor	Has not met the supervisor at all.	Has met the supervisor but less than five times.	Has met the supervisor for at least five times.	Has met the supervisor for more than five times.	____ x 1 (Max: 4)	
4.	Take corrective measures according to supervisor's advice	Has not taken any corrective action according to supervisor's advice.	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes.	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes.	Has taken corrective actions all according to supervisor's advice with few mistakes.	____ x 1 (Max: 4)	
5.	Initiative	Does not make any initiative to do the research.	Make the initiative to work but requires consistent monitoring.	Make the initiative to do the research with minimal monitoring required.	Makes very good initiative to do the research with very little monitoring required.	____ x 1 (Max: 4)	
TOTAL (20 MARKS)							/20