

**DETERMINANT FOR CUSTOMER LOYALTY IN
ISLAMIC BANKING PRODUCTS AND
SERVICES IN KOTA BHARU, KELANTAN.**

EKFP

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UNIVERSITI

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**DEGREE OF BUSINESS ADMINISTRATION
(ISLAMIC BANKING AND FINANCE) WITH HONOURS**

2023



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By

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2023

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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)	
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		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)
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		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	___ x 1.25 (Max:5)
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TOTAL (50 MARKS)						

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ABSTRAK

Dua (2) prinsip asas yang dikawal oleh sistem perbankan Islam adalah dilarang dalam pembayaran dan kutipan faedah serta perkongsian untung atau rugi bersama. Semua aktiviti seperti perjudian, faedah dan spekulasi adalah dilarang sama sekali dalam syariat Islam. Oleh kerana persaingan yang sengit antara industri perbankan Islam dengan bank asing dan konvensional, penawaran pelbagai produk dan perkhidmatan amat diperlukan oleh industri perbankan Islam bagi menarik pelanggan yang mematuhi syariat Islam. Oleh itu, objektif utama kajian ini adalah untuk menentukan penentu kesetiaan pelanggan dalam produk dan perkhidmatan perbankan Islam di Kota Bharu, Kelantan. Pembolehubah tidak bersandar dalam kajian ini ialah kepuasan, kualiti produk, nilai persepsi, dan kepercayaan dan komitmen. Kajian ini menggunakan soal selidik dalam talian dengan sasaran seramai 384 orang responden terdiri daripada penduduk berumur 18 tahun ke atas di Kota Bharu, Kelantan. Hasil kajian menunjukkan korelasi yang signifikan antara kepuasan pelanggan, kualiti produk, nilai persepsi dan kepercayaan serta komitmen dengan kesetiaan pelanggan dalam produk dan perkhidmatan perbankan Islam. Kajian ini dapat membantu industri untuk menambah baik dan mencipta produk dan perkhidmatan yang lebih baik untuk memenuhi keperluan pelanggan. Kajian ini menambah nilai yang signifikan dengan menyumbang kepada badan pengetahuan dalam bidang ini.

Kata kunci: Kesetiaan Pelanggan, perbankan Islam, Pematuhan Syariah

ABSTRACT

The two (2) basic principles governed by the Islamic banking system are forbidden on payments and collections of interest as well as mutual profit or loss sharing. All activities such as gambling, interest and speculative are strictly prohibited in Islamic law. Due to the fierce competition between the Islamic banking industry and foreign and conventional banks, the offering of various products and services is much needed by the Islamic banking industry to attract customers who comply with Islamic law. Therefore, the main objective of this study is to determine the determinants for customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan. The independent variables in this study are satisfaction, product quality, perceived value, and trust and commitment. This study uses online questionnaires with a target of 384 respondents consisting of residents aged 18 years and above in Kota Bharu, Kelantan. The result shows the significant correlation between customer satisfaction, product quality, perceived value and trust and commitment with the customer loyalty in Islamic banking product and services. This study can help the industry to improve and create better products and services to meet the needs of customers. This study adds significant value by contributing to the body of knowledge in this field.

Keywords: Customer Loyalty, Islamic banking, Shariah Compliance

CHAPTER 1

INTRODUCTION

1.1 Background of the study

Nowadays, the Islamic banking system has evolved and is so widely adopted all over the world. The banking system in Malaysia is divided into two, namely conventional banking and Islamic banking. Islamic banking is regarded as a financial concept that fully complies with Islamic "Shari'ah" law and has innovative and forward-thinking financial engineering where it offers effective and competitive banking, trade finance, investment, commercial, and real estate financing services (Abdul Qawi and Lynn, 2001). According to statistics released by Bank Negara Malaysia, a total of 17 Islamic banking already exists in Malaysia operating under the Islamic banking system. According to the findings of the Islamic banking Statistics, Islamic financial institution' capital and profit surged considerably from 2015 to 2018, with an average increase of 50 percent to 150 percent. In December 2019, the asset size of Islamic banking alone stood at RM835.19 billion compared to RM771.81 billion in 2018 (Bank Negara Malaysia, 2020).

To prevent (usury) interest, Islamic banking concepts employ *mudarabah* and *musharakah* techniques derived from classical jurisprudence. Financing-based contracts require that the price of goods be set at the time of entering into a contract where the price cannot be increased even though the profit rate used in the price calculation may increase later. This is in contrast to conventional banks where most of the products are interest-based loans where the interest rate can increase without any set limit (Kosmo, 20 Jan 2022). Another distinction in Islamic banking may be seen in the types of financing products employed, such as *musharakah* and *mudarabah*, both of which have a high capital to debt ratio. As a result, it

opts for a pro-cyclical approach that tries to emulate conventional banking instruments by introducing non-Profit and Loss Sharing (PLS) products (Tarazi, 2017).

In the early years, Islamic banking products and services were said to be less competitive than those offered by the existing conventional system, especially in terms of pricing and service offerings. The findings by Yahyaet (2012) prove that banks involved in Islamic banking are competitive and comparable to conventional banks. Most Islamic banking must compete not only with conventional banks, but also with other Islamic dual-banking systems. Concerns are raised that their competitiveness and survival depend solely on "customer loyalty" (Anhual sHaaque 2009).

Due to the increased competition in the banking sector, Islamic banking are having trouble both acquiring new customers and keeping hold of their current clientele. Attracting new customers and retaining existing customers are key customer relations objectives that help keep the organisation in line with Shariah objectives (Kartika, 2019). Nowadays, all Muslim or non-Muslim individuals have many options to choose the best quality products and services offered by the bank. Customers may want high-quality financial products and services, which will satisfy them and build their loyalty indirectly. Customer relationship management is said to be supported by customer loyalty (NastasoIU, 2019).

Thus, this research reports the findings of a comprehensive study to determine the determinant for customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan. Customer satisfaction, product quality, perceived value and trust and commitment are the determinant that have been selected to represent this research. The discovery of these determinant can not only overcome the competition between Islamic banking and conventional banking but also help the industry to establish better products and services for the customer. Through this research as well, the community will also gain a good understanding of how

Islamic banking products and services keep their customers loyal. Thus, this research allows the measurement of the degree to which customers are loyal towards their Islamic banking product and service in the Malaysian context. This study was carried out to look into the empirical findings connected to the research issue. In the framework model, the key determinants for customer loyalty are highlighted. Target respondents concentrated in Kota Bharu, Kelantan were questioned through a well-designed and validated online questionnaire. Next, the analysis of the results will be done through statistical techniques, and then the results will be interpreted.



1.2 Problem statement

Total value of USD2.44 trillion globally in 2019, the Islamic finance industry has grown rapidly (IFSB, 2020). The Islamic banking segment has dominated 28.4% of the market share of the commercial banking market in Malaysia (IFSB, 2020). However, although the Islamic banking industry has some remarkable growth process, issues and challenges to obtain customer satisfaction and loyalty remain inevitable. There are still many misconceptions that lead to negative perceptions of Islamic banking, compounded by the lack of public awareness of Islamic products. Islamic banking in Malaysia face the issue of negative customer perception where most of them consider Islamic banking products and services not to comply with shariah law and many are operated on interest-based charges (Dusuki, 2017). This negative perception was further strengthened when there were allegations that allegedly in the early stages of BIMB's operation the government had failed to implement Islamic elements in the services provided by the bank (Berita Harian, 14 June 1983).

Customers also believe that the products and services provided by Islamic banking are similar to those of conventional banks. For example, Bay 'Bithaman Ajil (deferred payment sale) replaces conventional home loans, and al-Ijarah thumma al-Bay' (rent rather than purchase) is an alternative to conventional hire purchase. Islamic financial institutions have taken an operational approach in developing their products to replicate conventional products into new Islamic products (Ariff, 2018). This process involves several technical modifications so that the new product complies with Shariah principles. Through replication, even if technical aspects or terms are changed, such as loans to sales, and interest to profits, the content of the two products externally looks similar. Thus, it is not surprising that this approach is criticized as hiyal by some scholars, allowing illegal things to be made lawful (Syed & Omar, 2017). Furthermore, it is argued that this replication may worsen the public's perception of Islamic

financial institutions resulting in a loss of trust, perceived value and loyalty to the products and services offered at these institutions. Moreover, this approach is alleged to devalue the pure value of Islamic financial instruments (Ishak, 2018). Therefore, the above studies clearly show that there are still weaknesses in Islamic banking institutions in the provision of Islamic banking products and services. Such things may influence the minds of the public not to deal with this system and in turn prevent customers from remaining loyal to these Islamic banking products and services.

In addition, Datuk Dr Affifuddin Omar, Deputy Finance Minister, stated that of the 14,000 customers of the Al-Mudharabah scheme at a leading bank in the country, 12,000 were Chinese while the rest (14.3%) were customers among the Muslim community. This fact is really surprising. In fact, in the early stages of the establishment of BIMB, it was reported that only between 2 or 3 percent of the initial customers of Islamic banking system services were non-Muslims. Now the percentage of Islamic banking system users among Muslims has declined compared to the percentage of Islamic banking system users by non-Muslims. Loyalty towards banks has been addressed in various recent studies found that service quality, bank image, and trust as precursors of customer loyalty (Peng et al, 2019). Meanwhile, customer relationships represent a determinant in achieving customer loyalty through customer satisfaction because it has the strongest total effect on customers (Monferrer, 2019). Therefore, it clearly shows that these Islamic banking still have weaknesses in terms of quality of products and services, perceived value and level of customer satisfaction that its determinants customer loyalty among Muslims towards these Islamic banking products and services.

1.3 Research question

The research questions for this study are to devise determinants for customer loyalty towards Islamic banking products and services in Kota Bharu, Kelantan.

1. Is there any relationship between customer satisfaction and customer loyalty in Islamic banking products and services?
2. Is there any relationship between product quality and customer loyalty in Islamic banking products and services?
3. Is there any relationship between perceived value and customer loyalty in Islamic banking products and services?
4. Is there any relationship between trust and commitment and customer loyalty in Islamic banking products and services?

1.4 Research objectives

The overall objective of this study is to look into determinants for customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan.

1. To determine the relationship between customer satisfaction and customer loyalty in Islamic banking products and services.
2. To determine the relationship between product quality and customer loyalty in Islamic banking products and services.
3. To determine the relationship between perceived value and customer loyalty in Islamic banking products and services.
4. To determine the relationship between trust and commitment and customer loyalty in Islamic banking products and services.

1.5 Scope of study

This study was conducted to determine the determinant for customer loyalty in Islamic banking product and services. The location that researchers chose to conduct this study in Kota Bharu, Kelantan. According to the Department of Statistics (2022), the total population of residents between the ages of 18 and above in Kota Bharu, Kelantan, is around 1,186,246 people. Due to the study population is substantial, which is 1,186,246 people, the researcher took the study sample, which is respondents aged 18 years and above, for a total of 384 people. The sample size is sufficient to yield results from the researcher's indicated study objectives. In addition, researchers used the convenience sampling technique when responding to online questionnaires. This indicates that the respondents were chosen only for residents in Kota Bharu who are 18 years old and above without being based on any determination of background, whether gender, race, religion, occupation, and so on. The study results are based on the information and sincerity of the sample who answered the questionnaires. The theories we will focus on in this study are Expectation Theory, Expectancy-Value Theory, Consumption Values Theory, and Commitment-Trust Theory.

1.6 Significance of study

The research given aims to contribute to the relevant literature, as the study's goal and objectives reveal. This study helps the community to learn more about the development of Islamic banking products and services in Kota Bharu, Kelantan. They will gain a better understanding of this situation as a result of this research on how Islamic banking products and services can retain their loyal customers.

Furthermore, future researchers can obtain helpful information from this study on a circumstance in this topic. The knowledge is invaluable and applicable in the Islamic financial world. This study provides a basic overview of how to carry out a research project, covering what will be studied and how it will be done. Future researchers can use this as a reference since topics relating to Islamic banking products and services consistently attract the interest of researchers. By fostering the growth of small and medium-sized industries, these Islamic banking products and services play a significant role in the socioeconomic development of the Muslim community. Therefore, future researchers might use these determinants as guidance for their research.

In addition, this study can help financial institutions in analysing and showing in general the perception and acceptance of customers of Islamic banking products and services offered so that Islamic banking products and services can retain their loyal customers. This study can also help them identify the determinants for customer loyalty towards Islamic banking products and services. This can be used as a reference and guideline by the enforcement authorities related to Islamic banking in Kota Bharu, Kelantan in planning more effective strategies to increase customer loyalty to Islamic banking products and services and further help the industry create better products and services for customers to improve the well-being of the Muslim community in Kota Bharu, Kelantan. In addition, it can also increase the determination to strengthen loyalty and promote Islamic banking and finance to the public in an effort to optimise the practicality of research.

1.7 Definition of term

1.7.1 Customer loyalty

The final result of a continually positive experience and satisfaction with product and services is customer loyalty. According to the (Henrique & Matos, 2015) banking institution studies has illustrated that customers who constantly use the same bank's product and services are viewed as having value for loyalty.

1.7.2 Satisfaction

Satisfaction is a pleased sensation that occurs when a product matches one's expectations (Sayani, 2015; Kashif and Rehman, 2015). On the other hand, emotion-laden satisfaction is satisfaction brought on by non-rational forms, whereas evaluative satisfaction is satisfaction brought on by the denial of needs (Suhartanto et al., 2019).

1.7.3 Product Quality

According to the (Kishada & Wahab, 2013) if a product can provide and fulfill customer satisfaction, which consequently creates customer value, that product can be deemed to have quality. Additionally, the updated and modern technology tools already utilized by Islamic banking to supply their product, at the same time help them to increase customer satisfaction (Fauzi & Suryani, 2017).

1.7.4 Perceived Value

Perceived value is a customer's evaluation towards what they receive for their money and the quality of the services they receive (Zietsman et al., 2019 and Abubakar, 2019). Due of the relative complexity of banking price structures, perceptions of fairness are crucial when

choosing a bank (Kaura et al., 2015). (Mahadin, 2019) demonstrates that consumers of Islamic banking are extremely concerned a lot about perceived value.

1.7.5 Trust and commitment

Trust is developed when the product and service provider is concerned in fulfilling and satisfying the customer needs that provide value to the customer value. Effective customer loyalty contributes in the expansion and recognition of firms, which raises their revenue. Without trust, all social relationships would collapse down and become useless (Patrick, 2002). According to David, A. (2019), deeply devoted individual's affective or emotional connection to the firm, like as client identification, client participation, and enjoy satisfaction of the firm is the affective commitment. Therefore, banks need uphold their commitments, trustworthy, and committed to building relationships based on trust.

1.8 Organizational of the proposal

Finally, this research has the importance of determining the determinants for customer loyalty towards Islamic banking products and services in Kota Bharu, Kelantan. The finding shows that those variables influence customers directly in ensuring customer loyalty to Islamic banking products and services. The findings of this study may be used by the government, the bank to develop and implement the discussed determinants for customer loyalty in increasing bank profitability and growth. They may alter the policies and regulations that will improve customers' loyalty towards Islamic banking products and services.

However, there are some limitations for this research as it is conducted simply on the basis of accessible data and only in Kota Bharu, Kelantan. Further research is recommended, as well as consideration of other variables of customer loyalty in Islamic banking.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

Numerous research has been done on determinants for customer loyalty for Islamic banking services and products in Malaysia as well as other countries like Indonesia (Mehrdad Satori, 2013; Farhan Lukman, 2020; Fianto, 2020). The researcher discusses both the independent and dependent variables in this chapter. The independent variable which is customer satisfaction, product quality, perceived value and trust and commitment influences the dependent variable which is customer loyalty in Islamic banking products and services. Based on the researcher framework, the researcher will discuss the independent variables and dependent variables in greater detail in this chapter. The researcher also discusses about theory of Expectation Theory, Expectancy-Value Theory, Consumption Values Theory, and Commitment-Trust Theory.

2.2 Underpinning theory

The customer loyalty theory was created over many years of research on consumer behaviour. It is based on various variable demographics. The theory focuses on discovering what motivates customer loyalty, which can be a valuable method for attracting in and keeping loyal clients. Customers' loyalty is a vital commodity for bankers and business owners who see repeat customers on a daily basis. Bankers and business owners can use precepts from customer loyalty theory in everyday interactions to help businesses grow. A significant customer loyalty theory is the Expectation Theory, which claims customer satisfaction can occur when expectations are met or exceeded. Nevertheless, people's expectations vary. For example, a product may be very enticing to one customer but not at all to another, resulting in disparities

in customer satisfaction. Rather than seeking to gain customer loyalty merely through the items offered, firms may be better served by understanding more about their own consumers' preferences and values, and aiming to satisfy those expectations (Reynolds, 2017).

Expectancy-Value Theory is another crucial theory since it explains how consumers frequently assess a product's qualities and outcomes of using the product. People will learn to take acts they believe will result in positive outcomes (Mustika et al., 2020). Their general attitude is influenced by how strongly they hold these views of an object's features. Additionally, it is well-accepted that attribute relevance influences consumer decision-making (Fianto et al (2020). Other than that, Consumption Values Theory is also one of the essential theories to gain customer loyalty to Islamic banking products and services. In order to determine the perceived values, the theory contributes to multi-element consumer choice behavior by addressing the reasons why consumers buy or do not buy concerning a variety of values (Jansri W, 2018). Since consumers choose to buy a product after considering a variety of consumption values, such as enjoyment, quality, value for money, and associated trade-offs, values are effective predictors of behavior (Jansri W, 2018).

Last but not least, Commitment-Trust Theory. Since it is believed that building trust is crucial to developing cooperative connections, trust has taken center stage as different types of interactions have developed according to Ibrahim Abosag et al (2006). Trust is a complex term with many different facets, notwithstanding discipline distinctions. Numerous disciplines have conducted extensive research on trust, including sociology, psychology, the economy, and organization (Ibrahim Abosag et al., 2006) Since the concept of trust is fundamentally related to other concepts like opportunism, uncertainty, and power, defining its boundaries can be challenging and irritating. According to all definitions of trust, it entails one party having faith in or depending on another to fulfil its obligations (Mirza et al., 2018) Meanwhile, relationship commitment has been acknowledged as essential to a long-lasting relationship in various

literature, including network theory, social exchange theory, channel relationships, and seller-buyer relationship. Researchers concentrated their study on determinants that influence the formation and maintenance of commitment since it is essential to relationship marketing success. An enduring desire to maintain a relationship is referred to as relational commitment (Mirza et al., 2018). Relationship commitment is becoming more and more of a marketing focus. According to Fianto et al (2020), Commitment "may well become a focal point of explanation in marketing" as the field moves away from the transactional trade perspective and adopts the relational approach. However, relationship commitment is a tricky concept that is rarely discussed and sensitive to various circumstances. The lack of a precise and comprehensive definition of commitment prevents a more in-depth understanding of the idea.

2.3 Previous studies

In order to assess accurate constructs and avoid ambiguity in the selection of suitable key terms, research investigations often involve key terms that must be defined carefully and accurately.

2.3.1 Customer loyalty

Customer loyalty is the outcome of a consistently pleasant experience and satisfaction with products or services. In the banking institution, Henrique & Matos (2015); Ladhari (2011); Amin (2011) has found that customers who consistently choose the same bank's services and products are deemed to have loyalty value. In Islamic context, the number of transactions and the duration of relationship are typically used to gauge customer loyalty (Bakar et al., 2017; Hidayat et al., 2015). The banking business has exhibited fierce competition around the world, and banks are now focusing on customer retention to ensure their competitiveness (Leninkumar, 2017; Hindasah & Nuryakin, 2020). Customer loyalty is illustrated by repetition in sheltering a service provider and then suggesting to other customers about that service provider (Lam et al, 2014). In recent years, customer loyalty to banking services has garnered the attention of marketers and researchers. This is because their profitability is highly related to the bank's ability to attract as well as retain customers over time (Kesidou et al., 2013). Therefore, customer loyalty programs need to be implemented by Islamic banking. Loyalty is demonstrated by customers through product repurchases even when there are attractive competitive alternatives that may motivate them to try a competitor's product; supporting and promoting the firm's goods or services to other customers; giving large sums of money to the firm's product and service lines as well as offering truthful feedback to the firm regarding the performance of their products or services (Ganiyu et al, 2012). Customer loyalty, according to Wu and Hussein (2019), is defined as the desire and tolerance for purchasing a higher price. With regard to Islamic banking, customer loyalty enables the measuring of the degree to which

clients prioritise maintaining a relationship with the institution and consider the bank as the first choice. To summarise, loyal clients are individuals who have positive attitudes and behaviours toward Islamic financial institutions (Suhartanto, 2019).

Customer satisfaction is a requirement for Islamic banking to boost client value, which will foster customer loyalty and help the business become more competitive because customer satisfaction facilitates loyalty (Kishada and Wahab, 2013). Customers are less inclined to spend more on company products or services and they are less likely to suggest the product or services to others if they are not satisfied. According to Srivasta (2012), customer loyalty has been divided into four distinct phases. First and foremost, cognitive allegiance. The customer chooses product, service, brand, or organisation over another because they perceive it to be superior to alternatives, and information about it also affects the customer's choice. Secondly, effective loyalty. Customer expectations are repeatedly confirmed, resulting in an effective kind of loyalty in which a particularly favourable attitude is developed toward the product, service, organisation, or brand. Third, conative loyalty. The development of an intense form of loyalty is nurtured by high engagement and motives driven by strong buying intentions. The fourth point is action loyalty. Strong motivations that eventually lead to actions led by the urge to solve any problems that may obstruct the loyalty-driven decision to purchase a specific product, service, brand, or organisation.

2.3.2 Relationship between customer satisfaction and customer loyalty to Islamic banking products and services

According to Manik (2019), customer satisfaction can be known as the level of satisfaction with the performance of a product whether it fully complies with the customer's want and needs or not. The customer will feel satisfied or extremely joyful if the product performs better than expected. In this situation, Chidambaram and Ramachandran, (2012); Kheng et al., (2010) have highlighted customer satisfaction and dissatisfaction is very important because it relates to the achievements of a company. If these matters are not taken seriously, it is possible that the company will experience problems in the mission of meeting the expectations of customers and the company. Lau and Cheung (2013), specifically explained that fulfilling on customer expectations will foster loyalty among the customers. At the same time, Lau and Cheung (2013) say it can increase the amount of loyal customer and will reduce customer attrition or increase retention rates. Customer loyalty has a strong, convincing impact. It results in more lucrative expansion. Customers that are treated well by firms remain with them longer. They become the most effective volunteer sales force by increasing their product purchases and recommending the firms to their friends and colleagues. Investing in customer loyalty might yield more lucrative returns than implementing a bold new marketing strategy or improving the company's product offering. Customers and the firm can both benefit greatly from loyalty. Based on Rahim et al., (2012), customers are eager to put their loyalty into a company that can offer better value than its rivals. Customers may spend less time searching, locating, and considering their buying options.

Leninkumar (2017) have explored that customer loyalty and customer satisfaction are significantly correlated. Customers who are satisfied with the firm's product and services are thought to be loyal, especially when the customers have positive experiences with a company's services, they more likely to stick with the company. In this context, Belás & Gabčová, (2016);

Coelho & Henseler, (2012) have claimed that one of the determinants for customer loyalty is customer satisfaction. According to Munari et al. (2013), the attachment between satisfaction and loyalty is from the satisfaction first. As evidenced, prior research Chodzaza & Gombachika, (2013); Chu et al., (2012) has already shown a positive relationship between service quality and customer loyalty. Moreover, similar findings in the banking sector have been found by Hassan et al., (2013); Lee & Moghavvemi, (2015) showing that customer satisfaction mediates the attachment between service quality and customer loyalty. Other than that, Akhter et al., (2011) which states that customer loyalty is significantly and positively impacted by customer satisfaction. A satisfied customer will maintain a bank customer for lifetime and may even promote other people to join the Islamic banking customer. Islamic banking must be able to offer the product and services that suit their wants and needs for financial transactions to make them fully satisfied. Customers' propensity to suggest and their intention to repurchase despite price rises for products and services are additional indicators of loyalty.

Customers are more likely to make further purchases at the same firm when their expectations are met. According to Hoq and Amin's (2010) research the higher customer satisfaction also decreases the possibility that they will change banks. In general, it can be said that satisfaction encourages loyalty. Therefore, fostering customer loyalty behaviour depends on the greatly satisfaction. It is important that satisfaction be one of the main elements determining loyalty in this study.

2.3.3 Relationship between product quality and customer loyalty to Islamic banking products and services

Kishada & Wahab, (2013) have explored that a product can be considered to have quality if a product can provide and meet consumer satisfaction which consequently generates

customer value. In addition, various ways that quality is evaluated in the context of a product's attributes for marketing and economics meanwhile quality referred as product that having several features in operation management. Nonetheless, everyone has different tastes, which can lead to a subjective evaluation of a product's value especially consumers and potential consumers which have their own interpretations of a product's quality. Customers frequently pledge to repurchase their preferred products because of the high quality of the product. Due to the wider selection of bank products, customers were preparing to switch to a new bank. A positive comment received as a result of the bank's high-quality goods and services offered by the bank itself. According Fauzi & Suryani, (2017) Islamic banking that use updated and modern technology to supply their product help to increase customer satisfaction. Amin et al., (2011) also explain that long-term relationships with their banks are more common among consumers who are satisfied. Due to their satisfaction with the bank, the engaged customers develop a more deep and strong emotional attachment. Rasheed, H., & Wang, A. (2012) stated that, the impact of both product and service quality on customer utilization is positive. In addition, Xu, L., Blankson, C., & Prybutok, V. (2017) also explored that customer satisfaction is significantly influenced by product quality more than service quality. Saini, Y., Bick, G., & Abdulla, L. (2011) indicated that the sector cannot operate with just religion. Other significant factors, such as product quality, branch location, product awareness, and convenience, are also utilized to attract in customers and maintain them as satisfied customers. Several researchers have similar research towards product quality like; Jahanshahi, A. A., Gashti, M. A. H., Mirdamadi, S. A., Nawaser, K., & Khaksar, S. M. S. (2011) and Atiyah, L. (2016) have examined that product quality has a significant impact on a customer's loyalty and customer satisfaction.

Firdaus & Yusuf, (2014) explored that customer orientation is the basis for the operation of an Islamic organization. Kartika et al., (2019) stated that an organization that

complies with Islamic Sharia can maintain relationships with customers while maintaining existing customers and attracting new customers. This can prove that relationship management is very important in Islam in order to maintain the maximum level of customer satisfaction. Relationship management is not only related to customer satisfaction, but rather Mosavi & Ghaedi, (2012) stated that having these customers promote the business and its products results in higher sales and a better reputation for the business. The proof, Thomson Reuters (2018) reports that out of 69 countries in 2017 Global Islamic Banks' Performance Report 82% mentioned revenue. As a result, non-Muslims began to join Muslims in Islamic banking because of the good expansion. Non-Muslim customers who were initially customers of conventional banks who cross-sell Islamic banking products usually continue their relationship with that bank. However, with a different dimension, Kartika et al., (2019) stated that getting customer loyalty is still the main goal of the bank regardless of Muslim or non-Muslim customers.

2.3.4 Relationship between perceived value and customer loyalty to Islamic banking products and services

Based on Hamouda (2019), customer perceived value in the banking industry is defined as an appraisal of what the client gives and the benefits obtained in banking services. A high perceived value can help to strengthen the relationship within the bank customers. Customers' perceptions of value when comparing benefits and sacrifices when purchasing products or services are referred to as perceived value (Yuen et al.,2018). Research results from tourism data, Chiang and Lee (2013) demonstrates that perceived value is a great force in touristic choices. This should also be taken into account when attempting to comprehend buying behaviour, since it is linked to the enhancement of service quality, which leads to client loyalty (Chiang & Lee, 2013). On the other hand, if people believe they have received less than they

paid for, this is regarded as low value and they can be dissatisfied (Hamouda, 2019). According to Mahadin (2019), Islamic banking customers are highly aware about perceived value. Perceived value refers to consumers' reactions to concluding value when compared to prices that influence customer satisfaction. The past research by Rahayu Y et al. (2020) shows that pricing, emotional value, Islamic physical qualities, and Islamic physical qualities are among the Muslim customer perceived value (MCPV) variables that directly affects customer loyalty. While quality and social value factors have no direct impact on Shariah banking customers' loyalty. The customer's perceived value is really crucial where it's easy to estimate a customer's devotion to a business based on their actions (Makanyeza et al. ,2015). Customers' impressions of the value they received from a bank may motivate them to buy the firm's products or services again. As a result, customer perceived value is related to customer loyalty in a favourable way (Sirdeshmukh et.al, 2002) and (Yang & Peterson, 2004). Furthermore, a previous study by Kwun and Oh (2004) and Tam (2004), discovered that perceived value relatively has a beneficial impact on customer loyalty at eateries as client perceived value may be a strong force of consumer loyalty (Kuo et. al, 2013).

2.3.5 Relationship between trust and commitment and customer loyalty to Islamic banking products and services

Customers' trust and commitment are critical determinants that have a significant influence on a firm. Study by Järvinen (2014) mentions consumer experience, trust, and safety in the bank's capacity to act honourably and in compliance with standards and regulations all make a significant contribution to consumer trust in banking. Meanwhile, commitment is defined as a persistent desire to retain valuable relations with clients. According to David, A. (2019), affective commitment is based on the deeply devoted individual's affective or emotional relationship to the organisation, such the client identification, client participation and enjoys

loyalty to the organisation. As a result, banks must uphold their commitments, be truthful, and commit to developing bank trust relationships. In Islam, trust is regarded as one of the most important personality attributes that Muslims should possess (Iqbal & Mirakhor, 2011). Through study done by Amin et al. (2013), trust in Islamic banking is defined as a manifestation of faithfulness, integrity, morality, and adherence to Islamic (Shariah) standards. Customers' trust towards Islamic banking transactions has some particular characteristics. As a result, in order to create trust, Islamic banking are required to maintain their obligations according to these standards. Trust is required to create commitment in a relationship exchange as trust antecedent of the commitment (Nora, 2018). Trust-based relationships are so highly valued participants, they will want to engage themselves in such relationships and are more likely to stay faithful. As a result, trust has been identified as a key determinants of customer loyalty, and it is critical for businesses to establish customer loyalty (Ngoma & Ntale, 2019). In encounters, trust is crucial where in fact, it is what drives word of mouth and customer loyalty. The development, improvement, and practice of trust are all crucial parts of investing for a positive effective agreement between the client (Ngoma& Ntale, 2019). Commitment has thus been identified as one of the most important variables influencing client loyalty, as it creates positive intents to preserve and strengthen a company connection and hence remain loyal (Ngoma & Ntale, 2019). In Islamic banking, a study by Sumaedi et al. (2015) found that the stronger the customer's intuitive commitment, the stronger emotional connection with the customer and their bank. Calculative commitment is assigned as the degree to which a trading partner sees the necessity to sustain a relationship in order to avoid switching costs terminating (Summaedi,2015). Commitment refers to the desire to keep a business partnership going. Hence, it is applicable that commitment and trust link with customer loyalty.

2.4 Hypotheses statement

H1: There is a positive relationship between customer satisfaction and customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan.

H2: There is a positive relationship between product quality and customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan.

H3: There is a positive relationship between product quality and customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan.

H4: There is a positive relationship between the trust and commitment and customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan.

2.5 Conceptual framework

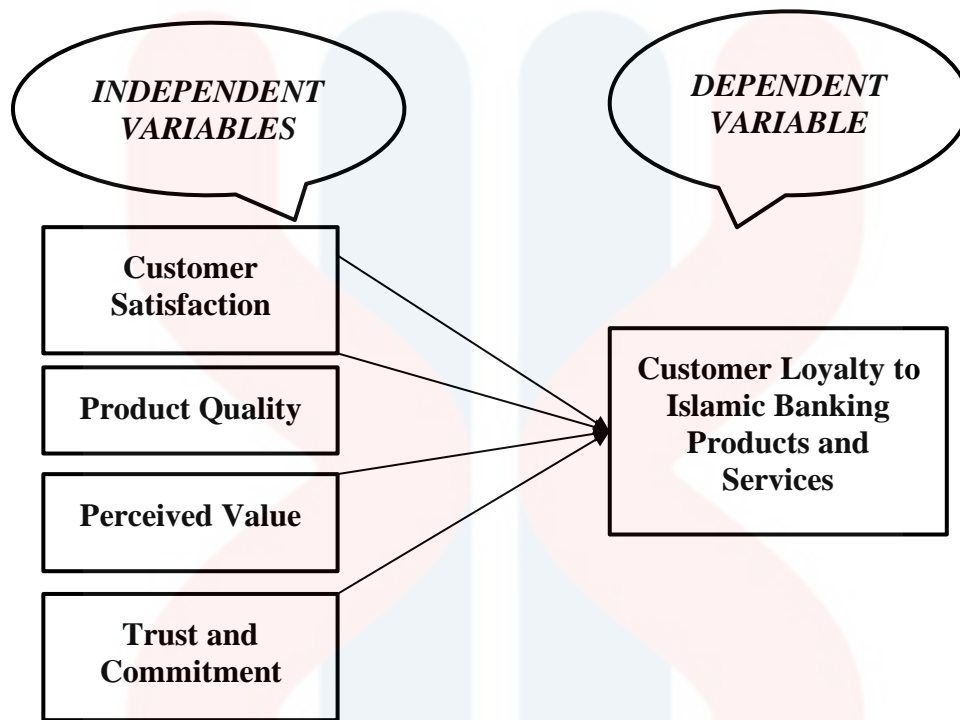


Figure 2.1: Conceptual framework

2.6 Chapter Summary

This chapter has evaluated the relevant literature review, including the Theory of Expectation Theory, Expectancy-Value Theory, Consumption Values Theory, and Commitment-Trust Theory, employed in the research of determinants for customer loyalty in Islamic banking products and services. Using the findings of this study, a conceptual framework was developed. The development of the hypothesis based upon that suggested theoretical model is covered in the following chapter. The chapter's conclusions emphasize the importance of the variables that determine customer loyalty, which Islamic banking managers must focus on by developing these elements to increase customer loyalty. In summary, several determinants for customer loyalty have been researched throughout numerous studies in the service industry, including customer satisfaction, product quality, perceived value, trust and commitment. The significance of the determinants for the banking sector and loyalty is then determined, in large part, by analysing the specifics of each study's findings.

CHAPTER 3

RESEARCH METHODS

3.1 Introduction

After reviewing the earlier observations on the subjects covered in literature review, this chapter provides an outline of the research methodology that the researcher used in the study. The research objective outlined in introduction is addressed in the study methodology in an effort to fulfil the study's objectives. This chapter also provides information on the participants, including the criteria for enrolment in this study, the participants, and the sampling method. This chapter will clarify the research design, data collection techniques, study population, sample size, sampling techniques, the development of the research instrument, variable measurement, and data analysis procedures.

3.2 Research Design

This study was carried out to determine the determinant for customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan. Given that the empirical assessment is based on numerical measurement and analysis, the researcher has adopted the quantitative approach. The primary data will be gathered by the researcher using online questionnaires. Through this research design, which entails developing and organizing research designs, the collected data will help the researcher identify the determinant of customer satisfaction, product quality, perceived value, and trust and commitment to customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan.

3.3 Data Collection Methods

The method for gathering data is a systematic procedure of gathering details about the variables being focused. This study will make use of primary data and the data will be obtained by an online survey, also known as an online questionnaire. The survey forms will be given out. at random to people at Kota Bharu who are 18 years old above as previously specified in the scope of the study.

3.4 Study Population

In this study, the population for this study will be residents between the ages of 18 and above in Kota Bharu, Kelantan. According to Majid (2018), the term "population" refers to the target population that will be involved in a study. The researcher must decide and accurately characterise the population before beginning the research. A well-defined population can help researchers choose a sample size that is representative of the entire population. Besides, population size is the total number of elements in a population and it is denoted by 'N'. Based on statistics data from the Malaysian Department of Statistics (2022), the total population of residents between the ages of 18 and above in Kota Bharu, Kelantan is around 1,186,246 people. So, the target population for this study is 1,186,246. The target population is also known as a selected group of people that researcher want to use as respondent in the main study.

3.5 Sample Size

The sample is a set of units chosen to represent the target population (Gravetter & Wallnau, 2017). Besides, according to Junaidi and Susanti (2019), a sample is defined as a

small group taken from the population that is the focus of the researcher in conducting the study. The sample's data will be analysed, and the conclusions will be extrapolated (qualitatively or quantitatively) to the target population. In the sample size, a total of 384 residents between the ages of 18 and above in Kota Bharu, Kelantan are estimated to represent the entire population in this research.

The sample size for this study was established using a table created by Krejcie and Morgan (1970) in order to attain a valid sample size. According to the table of Krejcie and Morgan (1970), for a population of 1,186,246, a total of 384 respondents is required as the minimum sample size. Therefore, this study will select 384 residents of Kota Bharu aged 18 years and above. The sample sizes of Krejcie and Morgan are shown in Table 3.1 below:

Table 3.1: Determine Sample Size of a Known Population

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3200	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

3.6 Sampling Techniques

The term "sampling" refers to the population's representativeness (Taherdoost, 2016). Sampling techniques consist of two types which is probability sampling and non-sampling. This study chose to use non-probability sampling because the population was too large or not well decided. This non-probability sampling approach can also save the researcher's cost and time. Convenience sampling is one of the non-probability samplings used in this research. Convenience sampling is a sampling technique in which a researcher uses an existing and preferred sample in a study (Fraenkel, Wallen & Hyun, 2012). Due to limitations in both time and money, as well as the large of the sample size, this sampling method is the most appropriate. Therefore, convenience sampling is likely to be a profitable sampling technique among students and is also very inexpensive.

According to Pikee Saxena (2013), convenience sampling is generally used in analytical research where participants meet the standards listed in the study. Convenience sampling also required the researcher to focus on participants who had similar study answers to obtain data and enjoy the joy of contributing to them. The researcher will find customers who use Islamic banking products and services, consisting of Kota Bharu residents aged 18 and above, to answer it. Finding the intended target respondents is made easier for the researchers by using this convenience sampling technique. In general, the right location and at the right time is a factor in the selection of respondents.

3.7 Research Instrument Development

The research instrument is one of the instruments that used to obtain, measure, and analyse the data on a certain research topic. In the economic, health, social, education, and other sectors, this method is commonly used to assess data of people such as customers,

patients, clients, students, teachers, employees and others. For instance, survey, questionnaire, interviews, and form will be use to obtain the data required. In addition, the researcher usually selects the suitable research instruments and links them to the research process. This allows professionals to gather data or information on research issues. The motivation of the budget instrument is to obtain measurable and truly useful data from the respondents. Respondents for this study were residents between the ages of 18 and above in Kota Bharu, Kelantan

In this study report, researchers will use quantitative data collection methods. Quantitative research measures issues by creating numerical data that can convert into valuable statistics. A wider group of people uses it to assess attitudes, opinions, actions, and other specific characteristics and extrapolate outcomes. The objective measurement and analysis of numerical data obtained through surveys, questionnaires, and form has also been highlighted as a key component of quantitative research methods, as well as the manipulation of existing statistical data using computing tools. In quantitative research, measured data can be used to form facts and reveal trends.

According to this research report, analysts have decided to use quantitative data collection method such as online surveys, questionnaires, and forms. Utilizing research questionnaires is one of the most popular methods for conducting quantitative research. We can deliver them verbally through the phone, email, or by mail. Usually, quantitative surveys present a numerical response that makes researchers able to obtain the results of the data accurately. They're specialise at gathering huge amounts of data quickly. Moreover, it will be necessary to conduct some mathematical analysis on numerically based quantitative data. The methods used range from basic mathematics from calculating the mean and median to more advanced frequencies and statistical analysis, such as determining the significance of the findings.

3.8 Measurement of the Variables

Data will be gathered and analysed by the researchers in order to establish the statistical inference test for each variable on the scale. The nominal and ordinal measurement scales were employed in this online questionnaire (Likert-scale). The questionnaire consists of three (3) sections: section A for demographic profile of respondents, section B questions for respondents related with dependent variable and in section C, questions for respondents related with independent variables.

3.8.1 Nominal Scale

For this research, a nominal scale is employed for qualitative variables for specified the respondent demography. This is the simplest and most affordable method of measuring. Nominal scale responses are simply named or classified. Besides, questionnaires will be used for respondent's data collection. The nominal scale is used to determine each answer in a question specially the demographic profile of the respondent. Gender, age, status, and level of education are all factors that are taken into account to study the target respondents.

3.8.2 Ordinal Scale

A type of quantitative measuring variable known as an ordinal variable adopts values in a specified rank or order. It is the nominal variable's subset and for the measurement it is second in rank. The items on this scale are listed in ascending order of agreed level in order from minimal to the most. Ordinal scales as opposed to nominal scales, enable comparisons of the levels of the dependent variable in two subjects. The Likert scale was one of the most commonly utilised scales in this study. The 5-point Likert scale strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5) is used to determine how strongly the

assertions agree or disagree of the respondent through the questionnaires. As a result, the Likert scale was employed as well to evaluate each item in Section B and C of this questionnaire.

3.9 Procedure for Data Analysis

The Statistical Package for Social Science (SPSS) will be utilised to analyse and interpret the data in this study. This method is used to analyse, customise, and generate distinct patterns between different data variables. Reliability analysis is a type of data analysis used to interpret data, as is descriptive analysis, which helps to explain or conclude data points in a constructive way so that forms can emerge that satisfy all of the data's conditions. It is one of the most crucial procedures to conduct the data and summary of this research. In this study the researcher will use the Spearman Correlation test to evaluate how closely two variables are related to one another.

3.10 Chapter Summary

This chapter has concluded with a thorough explanation of the researchers' study approach. The topic presents the research design, data collection technique, study population, sampling procedure, sample size, research instrument development, measurement of the variables, and methodology for data analysis in order to ascertain the relationship between customer satisfaction, product quality, perceived value, trust and commitment with customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter examines the results of the data using the data analysis method which has been discussed in the previous chapter. The Statistical Package for the Social Sciences (SPSS) is the analysis software that we used for the data collected. Frequency of demographic profile data for all respondents involved was analysed using descriptive analysis. Descriptive analysis is also used to explain and examine the collected data. Reliability analysis of the data was examined using Cronbach's alpha method. Next, Spearman correlation was used to measure the significant relationship between customer satisfaction, product quality, value and trust and customer commitment and customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan.

4.2 Preliminary Analysis

A pilot test is a “small-scale study” utilized 10% of sample which need 38 of respondent from the scope of study before the main study is carried out. The obtained items will use a pilot test to identify the problematic items by looking at the reliability values of the items. To test the reliability, items will be entered into the Statistical Package for the Social Sciences (SPSS) software. If there are problematic items, the survey questionnaire will be corrected before it is distributed for use in the main study. In order to avoid any problems occurring throughout the study, the pilot test needs to be done to obtain the appropriate items to be used in this study.

Table 4.1: Pilot Test Result

Variable	Numbers of Items	Cronbach's Alpha
Customer loyalty	8	0.955
Customer satisfaction	8	0.960
Product quality	8	0.947
Perceived value	8	0.968
Trust and commitment	8	0.963

Table 4.1 illustrated reliability value of pilot test analysis for both variable from 38 respondents. The customer loyalty to Islamic banking products and services was the dependent variable in the study showed 0.955, while customer satisfaction, product quality, perceived value and trust and commitment were the independent variable in this study showed 0.960, 0.947, 0.968 and 0.963 respectively in Cronbach's alpha value that were acceptable and reliable.

Basically, the value of Cronbach 's Alpha starts from 0 to 1. If the result exceeded the 0.7 value, it will indicate as reliable and if the result is below than 0.6 the result will indicate as unreliable data. According to table 4.1, Cronbach's alpha charge for both variables have above the 0.7 which means the main study can be proceed because the questionnaires were highly reliable. The reliability of the questionnaires for this study has indicated that the responder understood the questions that were asked.

4.3 Demographic Profile of Respondents

In this section, the researcher has analysed the demographic characteristics of the respondent that the researcher gained from the questionnaire. The part A in the questionnaire generates information on demographic profiles variables of respondents such as gender, age, ethnicity, profession, Islamic banking account ownership, the use of any of Islamic banking products and services and frequency of using Islamic banking products and services. Obtaining demographic information is done to learn more about the respondent's background which is resident in Kota Bharu, Kelantan.

Table 4.2: Respondents demographic profile

Respondent profile	Classification	Frequency N=384	Percentage (%)
Gender	Male	171	44.5
	Female	213	55.5
Age	18-25 years	184	47.9
	26-33 years	118	30.7
	34-41 years	56	14.6
	42-49 years	17	4.4
	50 years and above	9	2.3
Ethnicity	Malay	317	82.6
	Chinese	28	7.3
	Indian	17	4.4

	Others	22	5.7
Profession	Government	56	14.6
	Private sector	99	25.8
	Self employed	49	12.8
	Unemployed	31	8.1
	Student	149	38.8
Islamic banking account ownership	Yes	342	89.1
	No	42	10.9
Use of any of Islamic banking products and services	Yes	338	88
	No	46	12
Frequency of using Islamic banking products and services	Very rare	65	16.9
	Sometimes	160	41.7
	Always	159	41.4

Gender / Jantina
384 responses

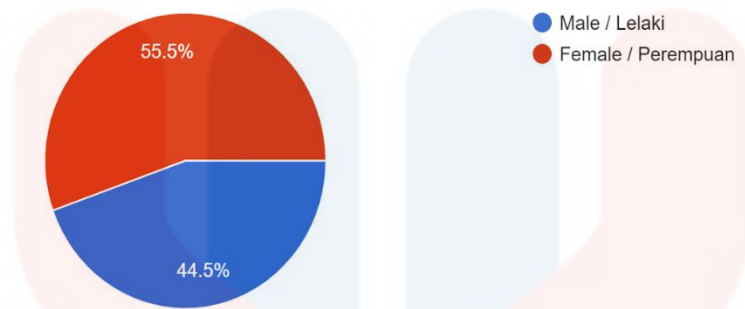


Figure 4.1 Pie chart of gender

In this research, the contextual profile of 384 respondents has been obtained. The table of 4.2 consists of gender, age, ethnicity, profession, Islamic banking ownership, use of any Islamic banking products and services and frequency of using Islamic banking products and services. According to the figure above, the respondent involved in this questionnaire were 44.5% from male respondents with 171 respondents in Kelantan and over 55.5% of them were 213 of the female respondents in Kelantan.

Age / Umur*
384 responses

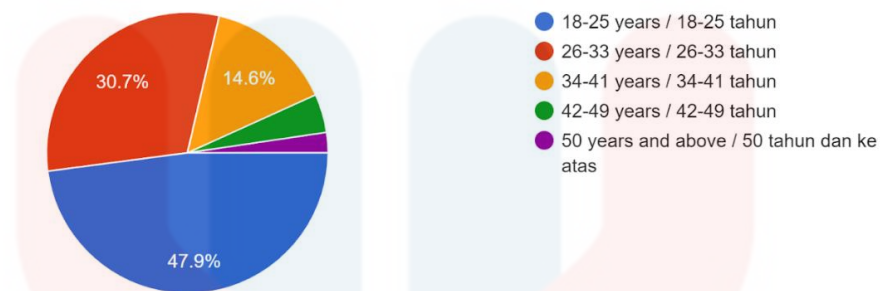


Figure 4.2 Pie chart of age

According to the figure above, the majority of respondents' age percentage is 47.9% (N= 184) where the age between 18-25 years old, 30.7% (N= 118) where the age between 26-33 years old, 14.6% (N= 56) where the age between 34-41 years old, 4.4% (N= 17) where the age between 42-49 years old and the rest 2.3% (N= 9) aged 50 and above.

Ethnicity / Etnik*
384 responses

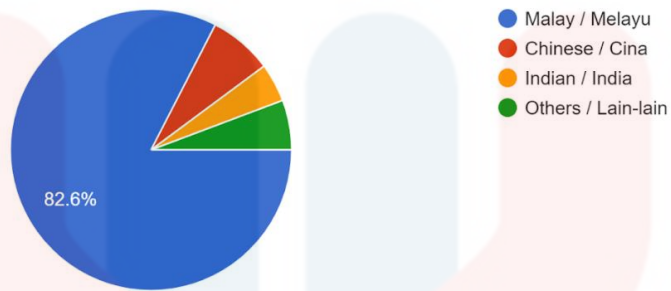


Figure 4.3 Pie chart of ethnicity

According to the figure above, out of the 4 ethnic groups, Malay recorded the majority of respondents which is 82.9% (N= 317) followed by Chinese 7.3% (N= 28), others 4.4% (N= 22) and Indian recorded 4.4% (N= 17).

Profession / Pekerjaan*
384 responses

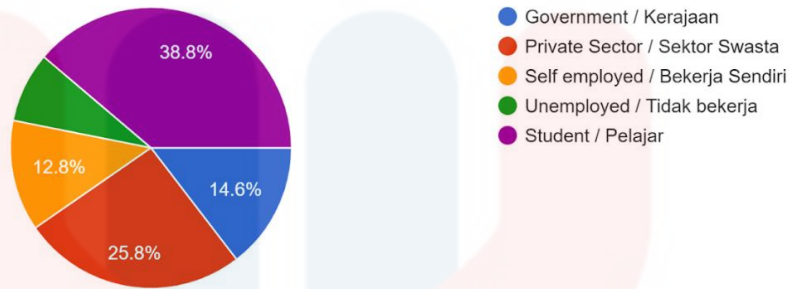


Figure 4.4 Pie chart of profession

According to the figure above, the profession of respondents, which students have the highest number which is 38.8% (N= 149). The lowest number of respondents were unemployed respondents with only 8.1% (N=31). While there were 14.6 % (N=56) respondents from the government profession sector, 25.8% (N= 99) respondents from the private sector while the rest 12.8% (N= 49) self-employed respondents.

Do you have an Islamic Banking account? / Adakah anda memiliki akaun Perbankan Islam?
384 responses

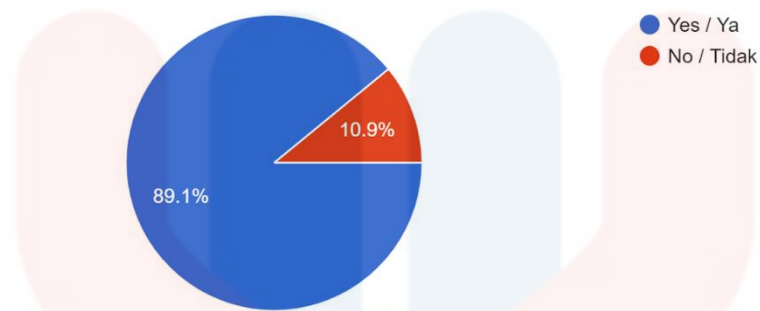


Figure 4.5 Pie chart of Islamic banking account ownership

According to the figure above, the 384 respondents that have been collected, 89.1% (N= 342) stated that they have Islamic banking account while the remaining 10.9% (N= 42) do not have Islamic banking account.

If your answer is 'YES', have you been using any of Islamic Banking products and services? / Jika jawapan anda 'YA', pernahkah anda menggunakan...ana produk dan perkhidmatan Perbankan Islam?
384 responses

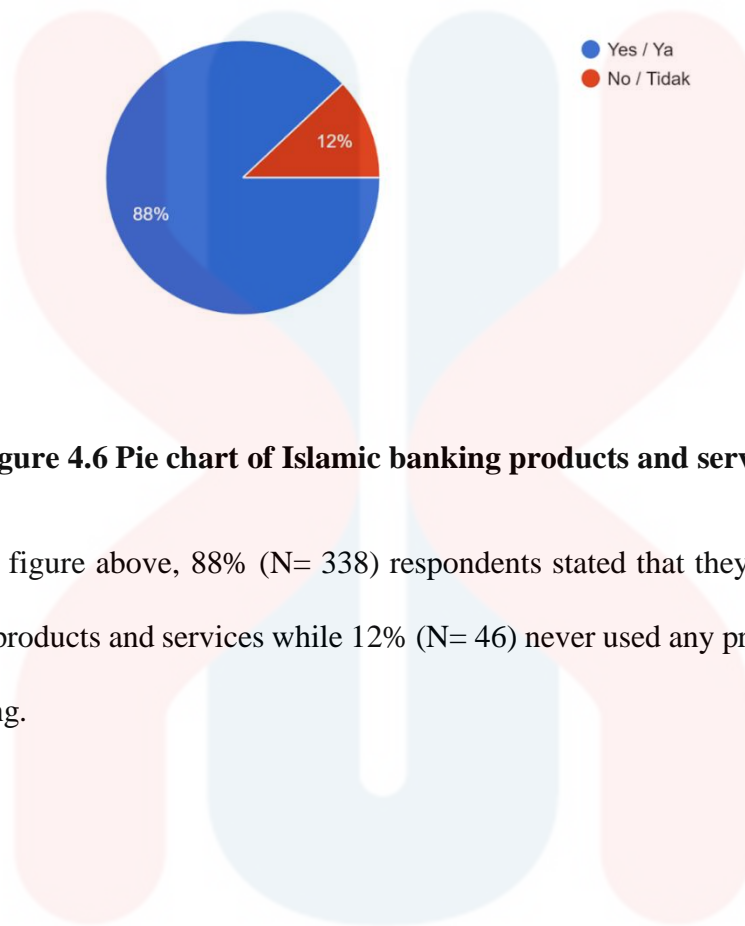


Figure 4.6 Pie chart of Islamic banking products and services usage

According to the figure above, 88% (N= 338) respondents stated that they have used any of Islamic banking products and services while 12% (N= 46) never used any product and services of Islamic banking.

If your answer is 'YES', how frequent you have been using Islamic Banking products and services? /
Jika jawapan anda 'YA', berapa kerap anda meng...akan produk dan perkhidmatan Perbankan Islam?
384 responses

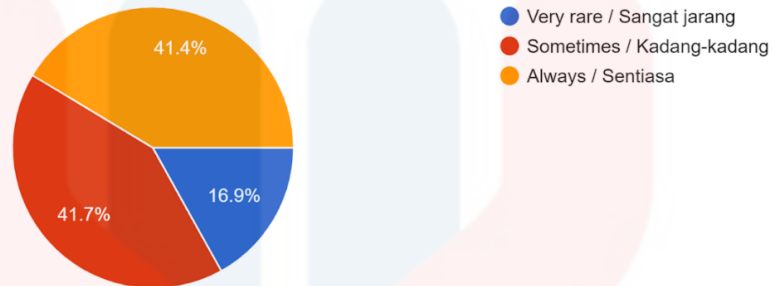


Figure 4.7 Pie chart frequency of using Islamic banking products and services

Lastly, the frequency of using Islamic banking products and services which 41.4% (N= 159) stated that they always use Islamic banking products and services, 41.7% (N=160) stated sometimes while the remaining 16.9% (N=65) stated very rare in the use of Islamic banking products and services.

4.4 Descriptive Analysis

This descriptive section will analyse all the variable involved. The further explanation of the result will be demonstrated using descriptive analysis. Customer loyalty was one of the one dependent variable in this study known as the dependent variable, and there were four independent variables (Customer Satisfaction, Product Quality, Perceived Value, Trust and Commitment). Each variable's mean was analysed by the researcher.

4.4.1 Overall mean score for variables

Refer to Descriptive Statistics, the total mean score and standard deviation of the variables and sub-variables were calculated using a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree).

Table 4.3: The overall Mean Score on Each Variable and Dimension

Part	Dimension	Mean	Std. Deviation	N
MEAN_B	Customer loyalty	4.3089	.87418	384
MEAN_C	Customer Satisfaction	4.3600	.83324	384
MEAN_D	Product Quality	4.3340	.85232	384
MEAN_E	Perceived Value	4.3275	.85823	384
MEAN_F	Trust and Commitment	4.3457	.86227	384

Table 4.3 showed that MEAN_B=Customer loyalty (dependent variable), MEAN_C=Customer Satisfaction, MEAN_D=Product Quality, MEAN_E=Perceived Value, MEAN_F=Trust and Commitment (independent variables). Dependent variables verified high mean score (M=4.3089, SD=0.87418). Besides, all together the four independent variables also scored strongly satisfy mean score where customer satisfaction score 4.3600 (SD=0.83324),

product quality score 4.3340 (SD=0.85232), perceived value score 4.3275 (SD=0.85823) and trust and commitment score 4.3457 (SD=0.86227).

4.4.2 Descriptive analysis for dependent variable

Table 4.4: Descriptive Analysis of Customer Loyalty

No	Customer Loyalty	Mean	Std. Deviation	N
1	I consider Islamic banking as my first choice in bank category	4.28	.975	384
2	I'd recommend family members and friends to utilize the product and services provided by my current Islamic banking	4.27	.959	384
3	I will spread positive word-of-mouth about Islamic banking to other people	4.30	.987	384
4	I believe positive feedback from customers will influence the loyalty of other customers towards Islamic banking products and services	4.36	.910	384
5	I guarantee customer loyalty will be increased with consistent positive experience and satisfaction with Islamic banking products and services.	4.32	.904	384
6	I am ready to repeat the purchase of products or services in Islamic banking without hesitation	4.30	.948	384
7	I think satisfaction with Islamic banking has a positive and significant effect on customer loyalty; if customers are satisfied, they tend to be more loyal	4.32	.954	384
8	I will undoubtedly continue to use Islamic banking for every transaction	4.32	.974	384

Based on Table 4.4 the average mean for customer loyalty was 4.3089. To elaborate, the mean for question 1 where the respondents consider Islamic banking as the first choice in the bank category was 4.28(SD=0.975). The lowest mean of question 2 where the respondents have recommended family members and friends to utilise the product and services provided by current Islamic banking was 4.27(SD=0.959). Next, the mean of question 3 where the respondents spread positive word-of-mouth about Islamic banking to other people was

4.30(SD=0.987). The highest mean of question 4 where the respondents believe positive feedback from customers will influence the loyalty of other customers towards Islamic banking products and services was 4.36(SD=0.910). Besides, the mean for question 5 where the respondents guarantee customer loyalty will be increased with consistent positive experience and satisfaction with Islamic banking products and services was 4.32(SD=0.904). In addition, the mean for question 6 where the respondents were ready to repeat the purchase of products or services in Islamic banking without hesitation was 4.30(SD=0.948). Furthermore, the mean for question 7 where the respondents think satisfaction with Islamic banking has a positive and significant effect on customer loyalty; if customers are satisfied, they tend to be more loyal was 4.32(SD=0.954). Lastly, the mean for question 8, where the respondent will undoubtedly continue to use Islamic banking for every transaction was 4.32(SD=0.974).

4.4.3 Descriptive analysis for independent variables

Table 4.5: Descriptive Analysis of Customer Satisfaction factor

No	Customer Satisfaction	Mean	Std. Deviation	N
1	I think excellent financial services will give satisfaction to the customer of Islamic banking	4.38	.852	384
2	I believe with a good communication and a friendly environment between customers and bank staff will help to increase the customer satisfaction	4.38	.948	384
3	I guarantee a pleasant product and service experience provided by Islamic banking will satisfy the customer	4.35	.858	384
4	I believe customer satisfaction toward Islamic banking product and services will be increase when customers get maximum benefits at minimum input	4.28	.952	384
5	I believe the customer's convenience with Islamic banking products and services will give excellent satisfaction to the customer	4.38	.865	384
6	I agree customer satisfaction will give the community a positive image of the Islamic banking product and services	4.36	.940	384
7	I guarantee a good customer satisfaction with Islamic banking products and services will give an excellent reputation to Islamic banking	4.35	.910	384
8	Overall, i agree that customers satisfaction experiences will make them believe the decision to use Islamic banking products and services is precise	4.41	.889	384

Based on table 4.5, the average mean for customer satisfaction was 4.3600. To elaborate, the mean for question 1 where the respondents think excellent financial services will give satisfaction to the customer of Islamic banking was 4.38(SD=0.852). The mean or question 2 where the respondents believe a good communication and a friendly environment between customers and bank staff will help to increase the customer satisfaction was 4.38(SD=0.948). Next, the mean of question 3 where the respondents guarantee a pleasant product and service experience provided by Islamic banking will satisfy the customer was 4.35(SD=0.858). The

lowest mean of question 4 where the respondents believe customer satisfaction toward Islamic Banking products and services will increase when customers get maximum benefits at minimum input was 4.28(SD=0.952). Besides, the mean for question 5 where the respondents believe the customer's convenience with Islamic banking products and services will give excellent satisfaction to the customer was 4.38(SD=0.865). In addition, the mean for question 6 where the respondents agree customer satisfaction will give the community a positive image of the Islamic banking product and services was 4.36(SD=0.940). Furthermore, the mean for question 7 where the respondents guarantee a good customer satisfaction with Islamic banking products and services will give an excellent reputation to Islamic banking was 4.35(SD=0.910). Lastly, the highest mean of question 8 where overall, respondents agree that customers' satisfaction experiences will make them believe the decision to use Islamic banking products and services is precise was 4.41(SD=0.889).

Table 4.6: Descriptive Analysis of Product Quality factor

No	Product Quality	Mean	Std. Deviation	N
1	I agree that the products provided by Islamic banking meet customer expectations	4.27	.923	384
2	I believe Muslim customers have materialistic desires and preferences for products according to Islamic law	4.37	.933	384
3	I want to use Shariah-compliant products to avoid uncertainty and usury in their transactions	4.44	.932	384
4	I guarantee that Islamic banking products are not involved in activities that are considered harmful to society	4.37	.942	384
5	I agree that product quality is due to customer satisfaction with security products	4.28	.941	384
6	I know Islamic banking use the latest and new technology in delivering products	4.27	.925	384
7	High quality products lead me in using Islamic banking	4.32	.936	384
8	Overall, I tend to repurchase their preferred products because of the quality of the product itself	4.35	.927	384

Based on Table 4.6, the average mean for product quality was 4.3340. To elaborate, the lowest mean of question 1 where the respondents agree that the products provided by Islamic banking meet customer expectations was 4.27(SD=0.923). The mean of question 2 where the respondents believe Muslim customers have materialistic desires and preferences for products according to Islamic law was 4.37(SD=0.933). The higher mean of question 3 where the respondents want to use Shariah-compliant products to avoid uncertainty and usury in their transactions was 4.44(SD=0.932). Next, the mean for question 4 where the respondents guarantee that Islamic banking products are not involved in activities that are considered harmful to society was 4.37(SD=0.942). Besides, the mean for question 5 where the respondents swear that product quality is due to customer satisfaction with security products was 4.28(SD=0.941). The lowest mean of question 6 where the respondents know Islamic

banking use the latest and new technology in delivering products was 4.27(SD=0.925). Furthermore, the mean for question 7 where high-quality products leads respondents in using Islamic banking was 4.32(SD=0.936). Lastly, the mean for question 8, where overall, respondents tend to repurchase their preferred products because of the quality of the product itself was 4.35(SD=0.927).

Table 4.7: Descriptive Analysis of Perceived Value factor

No	Perceived Value	Mean	Std. Deviation	N
1	I believe that Islamic banking provides benefits to Muslim because it has comply the Islamic law	4.35	.969	384
2	I believe that Islamic banking benefits to me because it has followed the regulation from central bank Islamic board	4.36	.895	384
3	In my opinion, Islamic banking products benefit me because they are compatible with the conventional bank product and have compliance with the Islamic rule	4.29	.954	384
4	I agree that Islamic banking always deliver excellent overall service	4.35	.924	384
5	The Islamic banking offers me a complete range of products	4.31	.953	384
6	I know that Islamic banking is a great value, low Murabaha rates (profit margin on loans) on loans	4.24	.946	384
7	I believe that the prices of Islamic banking services are fair for the performance I receive since the bank takes into account the provisions of Islamic law when pricing banking services	4.32	.905	384
8	Overall, I am satisfied with the Islamic banking services I receive from the Islamic banking	4.40	.939	384

Based on Table 4.7, the average mean for perceived value was 4.3275. To elaborate, the mean for question 1 where the respondents believe that Islamic banking provides benefits to Muslim because it has compiled the Islamic law was 4.35(SD=0.969). The mean or question 2 where the respondents believe that Islamic banking benefits because it has followed the regulation

from the central bank Islamic board was 4.36(SD=0.895). Then, the mean for question 3 where Islamic banking products benefit to the respondents because they are compatible with the conventional bank product and have compliance with the Islamic rule was 4.29(SD=0.954). Next, the mean for question 4 where the respondents agree that Islamic banking always delivers excellent overall service was 4.35(SD=0.924). Besides, the mean for question 5 where the Islamic banking offers me a complete range of products was 4.31(SD=0.953). The lowest mean of question 6 where the respondents know that Islamic banking is a great value, low Murabaha rates (profit margin on loans) on loans was 4.24(SD=0.946). Furthermore, the mean for question 7 where the respondents believe that the prices of Islamic banking services are fair for the performance they receive since the bank takes into account the provisions of Islamic law when pricing banking services was 4.32(SD=0.905). Lastly, the higher mean of question 8 where overall, the respondents satisfied with the Islamic banking services they receive from the Islamic banking was 4.40(SD=0.939).

Table 4.8: Descriptive Analysis of Trust and Commitment factor

No	Trust and commitment	Mean	Std. Deviation	N
1	I overall believe that Islamic banking institutions genuinely care about Islamic principles	4.36	.920	384
2	In my opinion, the services and products in Islamic banking have every feature I am looking for	4.33	.934	384
3	I am honoured to make an Islamic banking as my source and financial management system	4.34	.933	384
4	I believe that my current Islamic banking offers trustworthy services	4.35	.917	384
5	I believe that my deposits and personal information that I entrust in Islamic banking are safe	4.34	.934	384
6	I believe that my current Islamic banking offers dependable customer services	4.35	.925	384
7	In my opinion, I feel a great deal about choosing an Islamic banking	4.35	.933	384
8	I have no intention of changing my choice for these Islamic banking products and services	4.35	.958	384

Based on Table 4.8, the average mean for trust and commitment was 4.3457. To elaborate, the higher mean of question 1 where overall, respondents believe that Islamic banking institutions genuinely care about Islamic principles was 4.36(SD=0.920). The lowest mean of question 2 where the services and products in Islamic banking have every feature that respondents are looking for was 4.33(SD=0.934). The mean of question 3 where the respondents were honoured to have an Islamic banking as my source and financial management system was 4.34(SD=0.933). Next, the mean for question 4 where the respondents believe that current Islamic banking offers trustworthy services was 4.35(SD=0.917). Besides, the mean for question 5 where the respondents believe that deposits and personal information that they entrust in Islamic banking are safe was 4.34(SD=0.934). In addition, the mean for question 6 where the respondents believe that current Islamic banking offers dependable customer services was 4.35(SD=0.925). Furthermore, the mean for question 7 where the respondents

feel a great deal about choosing an Islamic banking was 4.35(SD=0.933). Lastly, the mean for question 8, where the respondents have no intention of changing the choice for these Islamic banking products and services was 4.35(SD=0.958).



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4.5 Validity and Reliability Test

Lee Cronbach created the Cronbach's Alpha in 1951 to assess the internal consistency and reliability of a composite score. To validate the accuracy and internal consistency of the data, Cronbach's Alpha analysis was used. The Cronbach's Alpha range is between 0 to 1. The table below presents the Rules of thumb for Cronbach's Alpha Coefficient Range by George and Mallery (2016).

Table 4.9 The Rules of Thumb of Cronbach's Alpha Coefficient Range

Cronbach's Alpha Range	Level of Reliability
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha > 0.8$	Good
$0.8 > \alpha > 0.7$	Acceptable
$0.7 > \alpha > 0.6$	Questionable
$0.6 > \alpha > 0.5$	Poor
$0.5 > \alpha$	Unacceptable

According to George & Mallery (2016), Cronbach's Alpha result of 0.4 and below is measured as unacceptable, and values of 0.9 and above were indicated as an excellent result. An increasing the value to 1 will increasing the internal consistency reliability of the item. In general, a score of more than 0.7 is usually okay. However, it would be better if the result was higher than 0.9.

4.5.1 Reliability Result for Customer Loyalty to Islamic Banking Products and Services.

Table 4.10 Reliability Result for Customer Loyalty to Islamic Banking Product and Services

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Item	N of Items
0.974	0.974	8

Based on the reliability analysis in Table 4.10, the researcher can derive that Cronbach's Alpha for the dependent variable of customer loyalty to Islamic banking products and services is 0.974. It is evident from the rules of thumb Cronbach's Alpha Coefficient Range that 0.974 has excellent consistency and stability. The data also shows that the standardized item-based Cronbach's alpha is 0.974, which is excellent. As a result, it is claimed that the test was trustworthy for conducting more analysis. Researchers posed eight questions about customer loyalty to Islamic banking and services to the respondents. In essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate responses.

4.5.2 Reliability for Customer Satisfaction

Table 4.11 Reliability Result for Customer Satisfaction

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Item	N of Items
0.975	0.976	8

Based on the reliability analysis in Table 4.11, the researcher can derive that Cronbach's Alpha for the independent variable of customer satisfaction to Islamic banking products and services is 0.975. It is evident from the rules of thumb Cronbach's Alpha Coefficient Range that 0.975 has excellent consistency and stability. The data also shows that the standardized item-based Cronbach's alpha is 0.976, which is excellent. As a result, it is claimed that the test was trustworthy for conducting more analysis. Researchers posed eight questions about customer satisfaction to Islamic banking and services to the respondents. In essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate responses.

4.5.3 Reliability for Product Quality

Table 4.12 Reliability Result for Product Quality

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Item	N of Items
0.972	0.972	8

Based on the reliability analysis in Table 4.12, the researcher can derive that Cronbach's Alpha for the independent variable of product quality to Islamic banking products and services is 0.972. It is evident from the rules of thumb Cronbach's Alpha Coefficient Range that 0.972 has excellent consistency and stability. The data also shows that the standardized item-based Cronbach's alpha is 0.972, which is excellent. As a result, it is claimed that the test was trustworthy for conducting more analysis. Researchers posed eight questions about product quality to Islamic banking and services to the respondents. In essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate responses.

4.5.4 Reliability for Perceived Value

Table 4.13 Reliability Result for Perceived Value

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Item	N of Items
0.973	0.973	8

Based on the reliability analysis in Table 4.13, the researcher can derive that Cronbach's Alpha for the independent variable of perceived value to Islamic banking products and services is 0.973. It is evident from the rules of thumb Cronbach's Alpha Coefficient Range that 0.973 has excellent consistency and stability. The data also shows that the standardized item-based Cronbach's alpha is 0.973, which is excellent. As a result, it is claimed that the test was trustworthy for conducting more analysis. Researchers posed eight questions about perceived value to Islamic banking and services to the respondents. In essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate responses.

4.5.5 Reliability for Trust and Commitment

Table 4.14 Reliability Result for Trust and Commitment

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Item	N of Items
0.976	0.976	8

Based on the reliability analysis in Table 4.14, the researcher can derive that Cronbach's Alpha for the independent variable of trust and commitment to Islamic banking products and services is 0.976. It is evident from the rules of thumb Cronbach's Alpha Coefficient Range that 0.976 has excellent consistency and stability. The data also shows that the standardized item-based Cronbach's alpha is 0.976, which is excellent. As a result, it is claimed that the test was trustworthy for conducting more analysis. Researchers posed eight questions about trust and commitment to Islamic banking and services to the respondents. In essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate responses.

4.6 Normality Test

In this study, the researchers use the normality testing to examine if the sample was normally distributed or not. It also serves to determine which methods are appropriate for data measurement. The researchers would use Pearson's Correlation in order to determine the study's hypothesis if the data were normally distributed. However, if the data were not normally distributed, the researchers would use Spearman's Correlation to compute the hypothesis.

Table 4.15 Result of Normality Test

Tests of Normality						
	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Customer Loyalty	0.215	384	0.000	0.742	384	0.000
Customer Satisfaction	0.221	384	0.000	0.717	384	0.000
Product Quality	0.217	384	0.000	0.723	384	0.000
Perceived Value	0.217	384	0.000	0.723	384	0.000
Trust and Commitment	0.224	384	0.000	0.717	384	0.000

a. Lilliefors Significance Correlation

Table 4.15 above shows the result of normality testing by using two methods which are Kolmogorov-Smirnova and Shapiro-Wilk. According to Gupta A. et al. (2019), the Kolmogorov-Smirnov test will be used for n 50, while the Shapiro-Wilk test is more suitable for sample sizes below 50 samples. However, it can also be used for sample sizes more than 50. Since the researchers used 384 samples which is more than 50 samples, the result from Kolmogorov-Smirnova will be used to determine the normality test.

The significance level needs to be more than 0.05 in order to assess whether the data is normal. While the data is not typical if the significant value is less than 0.05. From table 4.15 above, the normality test indicates that the significant value for all the variables, which are customer loyalty, customer satisfaction, product quality, perceived value, and trust and commitment, are < 0.001 , which means it is less than 0.05. As a result, the researchers conclude that the normality testing using the Kolmogorov-Smirnova test indicates that all the variables do not follow the normal distribution and are classified as non-normal data.

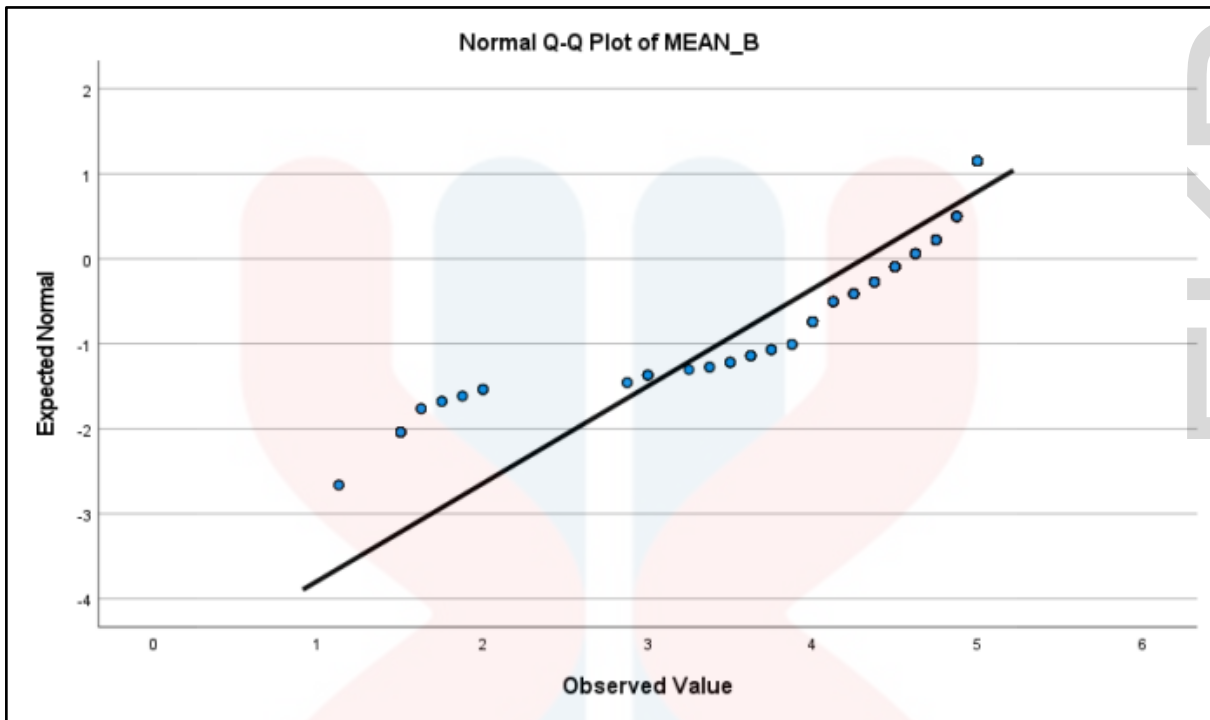


Figure 4.8 Normal Q-Q Plot of Customer Loyalty

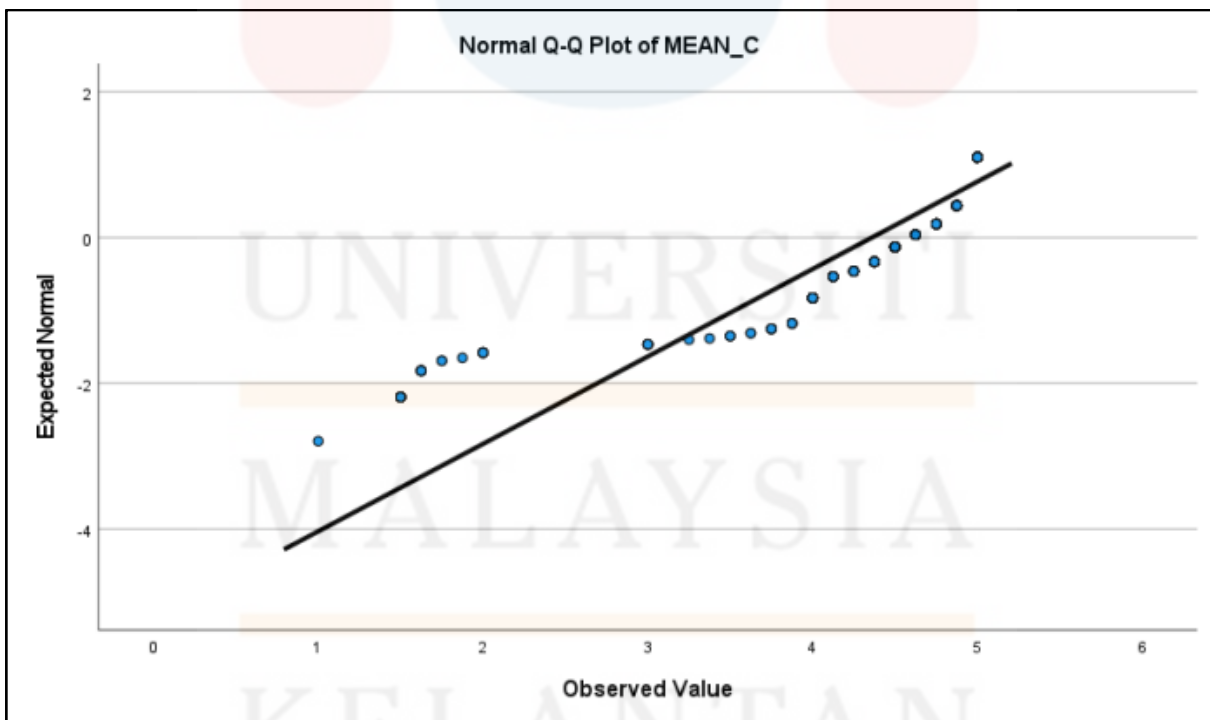


Figure 4.9 Normal Q-Q Plot of Customer Satisfaction

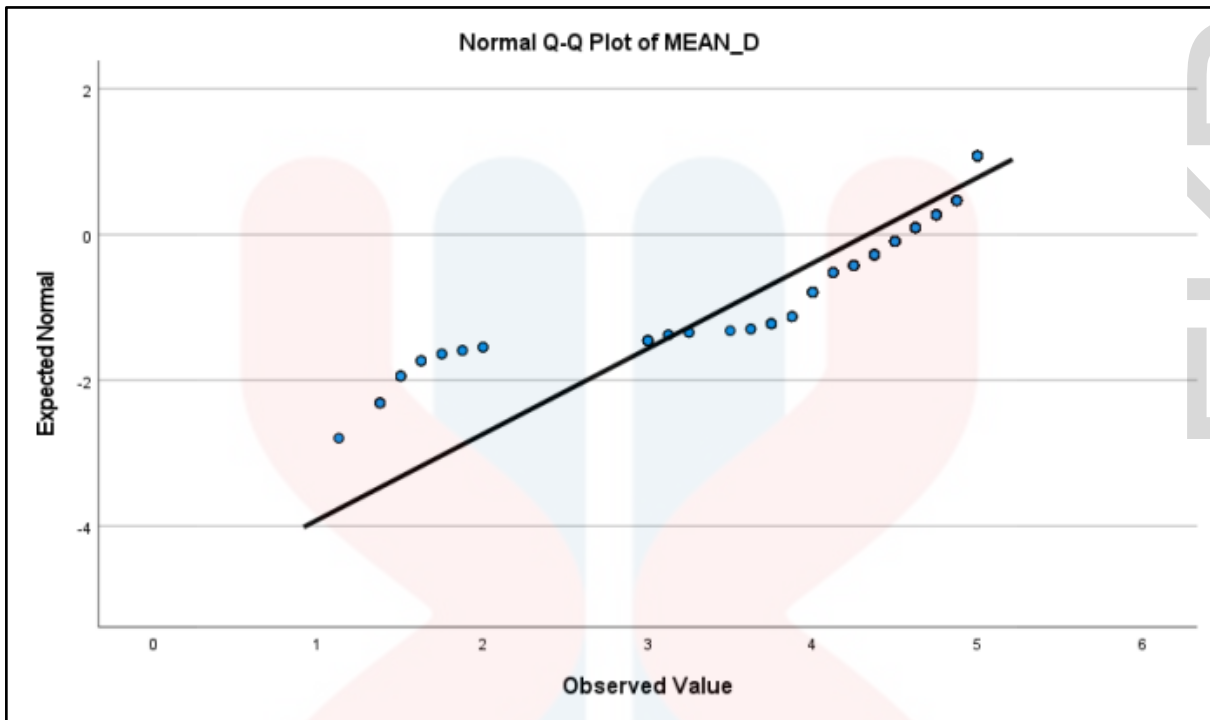


Figure 4.10 Normal Q-Q Plot of Product Quality

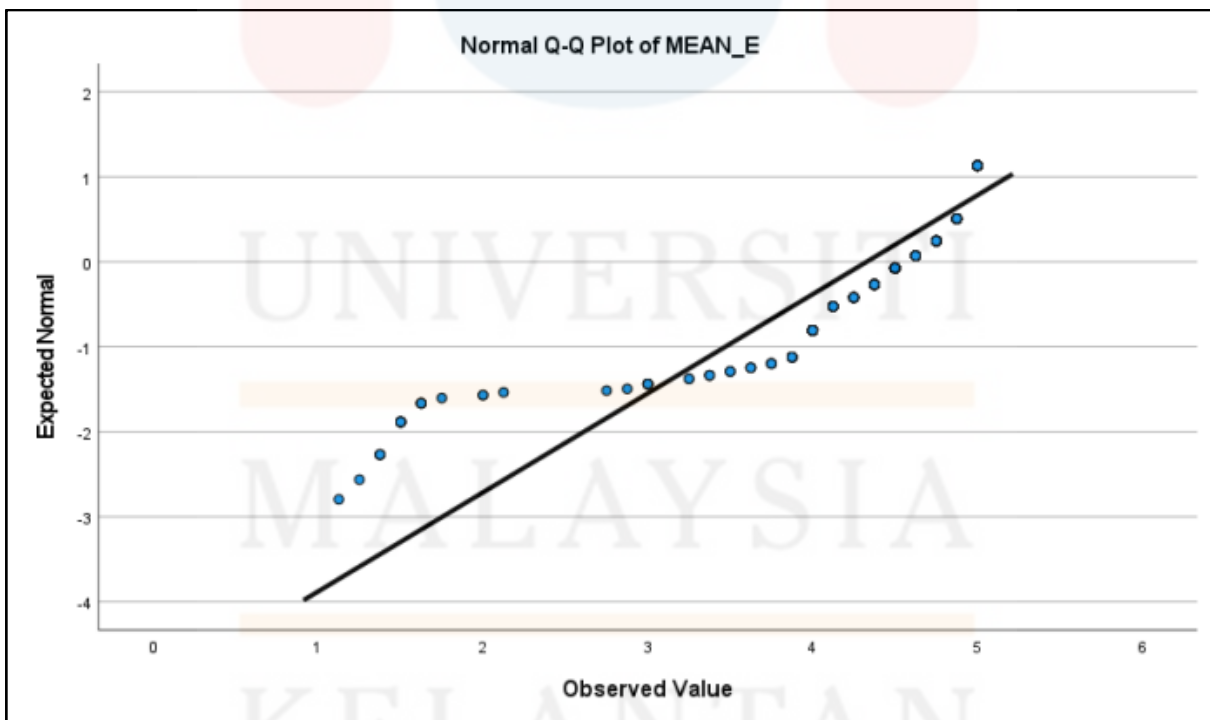


Figure 4.11 Normal Q-Q Plot of Perceived Value

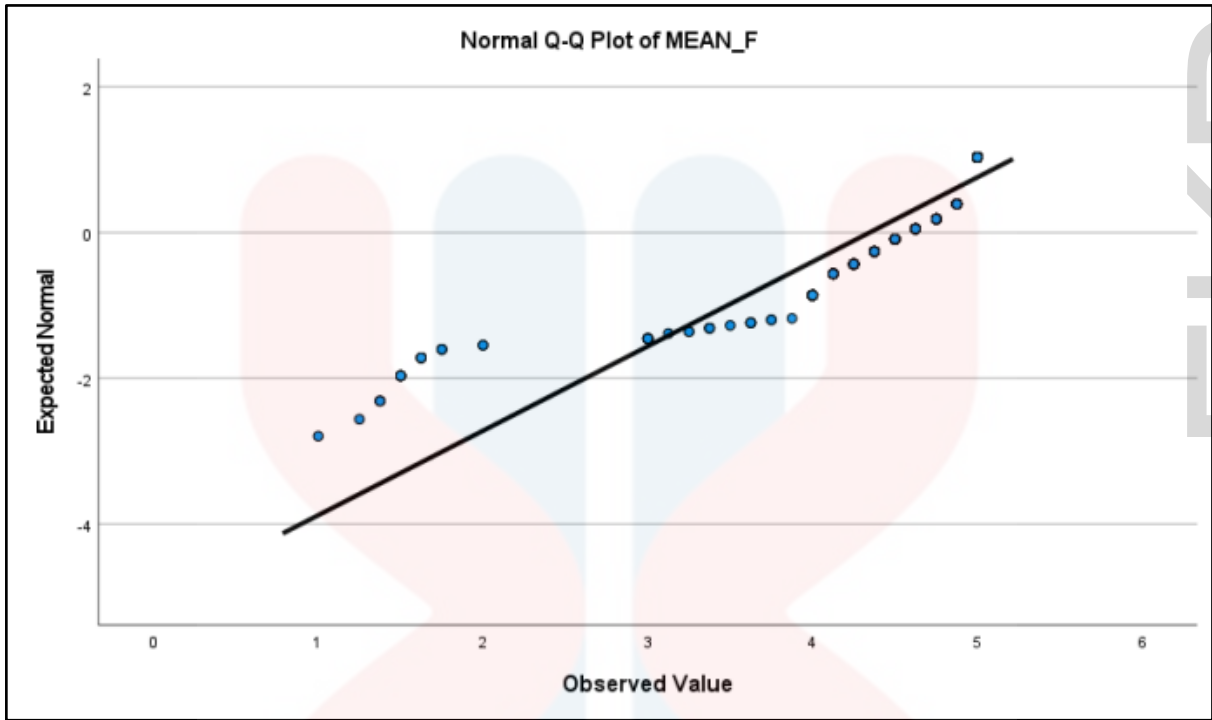


Figure 4.12 Normal Q-Q Plot of Trust and Commitment

4.7 Spearman Correlation

According to Gupta A. (2022), Spearman's correlation evaluates the direction and strength of correlation between two ranking determinants. It offers a measure of the monotonicity of the relationship between two determinants. The Spearman correlation coefficient lies between +1 and -1. A Spearman's correlation score of +1 indicates a perfect link between rankings. A Spearman's correlation value of zero denotes a complete lack of correlation among ranks, whereas a value of -1 denotes a perfect negative correlation between ranks. The correlation between the ranks is lesser if the closer Spearman's correlation value gets to zero. In this study, the researchers used Spearman's Correlation to identify the significant relationship between all the variables, which are customer loyalty to Islamic banking products and services, customer satisfaction, product quality, perceived value, and trust and commitment. The tables below show the result of Spearman's Correlation for all the variables.

Table 4.16 The Spearman's Correlation Result for Customer Loyalty

Spearman's Correlation			
	Customer Loyalty		
	Correlation Coefficient	Sig. (1-tailed)	N
Customer Loyalty	1.000		384
Customer Satisfaction	0.756	0.000	384
Product Quality	0.814	0.000	384
Perceived Value	0.801	0.000	384
Trust and Commitment	0.817	0.000	384

Table 4.17 The Spearman's Correlation Result for Customer Satisfaction

Spearman's Correlation			
	Customer Satisfaction		
	Correlation Coefficient	Sig. (1-tailed)	N
Customer Loyalty	0.756	0.000	384
Customer Satisfaction	1.000		384
Product Quality	0.841	0.000	384
Perceived Value	0.859	0.000	384
Trust and Commitment	0.802	0.000	384

Table 4.18 The Spearman's Correlation Result for Product Quality

Spearman's Correlation			
	Product Quality		
	Correlation Coefficient	Sig. (1-tailed)	N
Customer Loyalty	0.814	0.000	384
Customer Satisfaction	0.841	0.000	384
Product Quality	1.000		384
Perceived Value	0.886	0.000	384
Trust and Commitment	0.857	0.000	384

Table 4.19 The Spearman's Correlation Result for Perceived Value

Spearman's Correlation			
	Perceived Value		
	Correlation Coefficient	Sig. (1-tailed)	N
Customer Loyalty	0.801	0.000	384
Customer Satisfaction	0.859	0.000	384
Product Quality	0.886	0.000	384
Perceived Value	1.000		384
Trust and Commitment	0.855	0.000	384

Table 4.20 The Spearman's Correlation Result for Trust and Commitment

Spearman's Correlation			
	Trust and Commitment		
	Correlation Coefficient	Sig. (1-tailed)	N
Customer Loyalty	0.817	0.000	384
Customer Satisfaction	0.802	0.000	384
Product Quality	0.857	0.000	384
Perceived Value	0.855	0.000	384
Trust and Commitment	1.000		384

From all the tables above, Spearman's Correlation result shows that all of the variables are strongly positive Spearman's correlations since all the ranks are closer to +1. The coefficient result's sign also implies that the relationship is positive monotonic, where a positive correlation denotes that as one variable rises, the other variable likewise has a tendency to rise.

4.8 Hypotheses Testing

H1: There is a positive relationship between customer satisfaction and customer loyalty in Islamic banking products and services

4.21: Spearman correlation for customer satisfaction

		MEAN_B	MEAN_C
Spearman's rho	MEAN_B	Correlation Coefficient	1.000
		Sig. (1-tailed)	.000
		N	384
	MEAN_C	Correlation Coefficient	.756**
		Sig. (1-tailed)	.000
		N	384

Based on table 4.21 above shows a significant relationship between the customer satisfaction and customer loyalty in Islamic banking products and services. This can be proven through the value of the Spearman correlation coefficient which is 0.756 which means that the two variables have a strong correlation. Furthermore, the p-value reached the level of 0.000 which is below 0.05 which means statistically significant. Therefore, H1 can be accepted and believable.

H2: There is a positive relationship between product quality and customer loyalty in Islamic banking products and services

4.22 Spearman correlation for product quality

			MEAN_B	MEAN_D
Spearman's rho	MEAN_B	Correlation Coefficient	1.000	.814**
		Sig. (1-tailed)	.	.000
		N	384	384
	MEAN_D	Correlation Coefficient	.814**	1.000
		Sig. (1-tailed)	.000	.
		N	384	384

Based on table 4.22 above shows a significant relationship between the product quality and customer loyalty in Islamic banking products and services. This can be proven through the value of the Spearman correlation coefficient which is 0.814 which means that the two variables have a strong correlation. Furthermore, the p-value reached the level of 0.000 which is below 0.05 which means statistically significant. Therefore, H2 can be accepted and believable.

H3: There is a positive relationship between perceived value and customer loyalty in Islamic banking products and services

4.23 Spearman correlation for perceived value

			MEAN_B	MEAN_E
Spearman's rho	MEAN_B	Correlation Coefficient	1.000	0.801**
		Sig. (1-tailed)	.	.000
		N	384	384
	MEAN_E	Correlation Coefficient	0.801**	1.000
		Sig. (1-tailed)	.000	.
		N	384	384

Based on table 4.23 above shows a significant relationship between the perceived value and customer loyalty in Islamic banking products and services. This can be proven through the value of the Spearman correlation coefficient which is 0.801 which means that the two variables have a strong correlation. Furthermore, the p-value reached the level of 0.000 which is below 0.05 which means statistically significant. Therefore, H3 can be accepted and believable.

H4: There is a positive relationship between trust and commitment and customer loyalty in Islamic banking products and services

4.24 Spearman correlation for trust and commitment

			MEAN_B	MEAN_F
Spearman's rho	MEAN_B	Correlation Coefficient	1.000	0.817**
		Sig. (1-tailed)	.	.000
		N	384	384
	MEAN_F	Correlation Coefficient	0.817**	1.000
		Sig. (1-tailed)	.000	.
		N	384	384

Based on table 4.24 above shows a significant relationship between the trust and commitment and customer loyalty in Islamic banking products and services. This can be proven through the value of the Spearman correlation coefficient which is 0.817 which means that the two variables have a strong correlation. Furthermore, the p-value reached the level of 0.000 which is below 0.05 which means statistically significant. Therefore, H4 can be accepted and believable.

4.9 Chapter Summary

In this chapter, all the data analysis results are obtained by running the SPSS software. The collected data are used for descriptive analysis, reliability test and Spearman's Correlation to determine the relationship between the independent variable and dependent variable in order to identify the determinants for customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan. In the chapter that follows, chapter 5, the findings of the results for the relationship between the independent variable and the dependent variable as well as determinants for customer loyalty to Islamic banking products and services will be further discussed and explained.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 Introduction

The researcher will outline the key findings from the study regarding determinants for customer loyalty to Islamic banking products and services, which will be followed by a discussion of whether the hypothesis was received or rejected. In reality, this chapter also included the study's implications, limitations such as problems or weaknesses that could be brought on by a collection of variables, and recommendations for further research based on the study's findings.

5.2 Key Findings

This study's main goal is to determine the relationship between customer satisfaction, product quality, perceived value and trust and commitment and customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan. According to chapter 4 findings, the researcher agreed that customer satisfaction, product quality, perceived value and trust and commitment that determine customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan. Table 5.1 indicates the summary of the results regarding objectives to find the relationship with customer satisfaction, product quality, perceived value and trust and commitment and intention of customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan.

Table 5.1: Summary of hypothesis testing

Hypotheses	Result	Findings of data analysis
There is a significant relationship between customer satisfaction and customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan.	$r = 0.756$ $p = 0.000$ Strong	H1 is accepted
There is a significant relationship between product quality and customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan.	$r = 0.814$ $p = 0.000$ Very strong	H2 is accepted
There is a significant relationship between perceived value and customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan.	$r = 0.801$ $p = 0.000$ Very strong	H3 is accepted
There is a significant relationship between trust and commitment and customer loyalty in Islamic banking products and services in Kota Bharu, Kelantan.	$r = 0.817$ $p = 0.000$ Very strong	H4 is accepted

5.3 Discussion

A total of 384 respondents from residents between the ages of 18 and above in Kota Bharu, Kelantan have given feedback to this research. To ensure that responders must have a personal relationship with Islamic banking, this initial question about personal relationships with Islamic banking is included in the form questionnaire. This is to ensure the validity and reliability of the data used in this investigation. From the findings of the study, the majority of respondents have Islamic banking accounts and have used Islamic banking products and services. This indicates that they are users of Islamic banking products and services and they have their own perception to continue using these Islamic banking products and services.

In this study, respondents were asked to answer a survey about determinants for customer loyalty in Islamic banking products and services. As a result of their feedback, it is used as a recommendation to Islamic banking to improve their products and services, as well as devise better strategies to meet customer needs. Most residents between the ages of 18 and above in Kota Bharu, Kelantan use Islamic banking products and services and they are found to be satisfied when using the products and services offered because they are halal and daily compliant and the absence of elements of Haram, Riba, Gharar, Zulm, Ikhtikar and Maisir. The study's findings demonstrate that determinants like Shariah compliance and product quality have a positive influence and greatly increase customer loyalty toward Islamic banking. Its outcomes are corroborated by Bennett & Iqbal's (2013), Okumus, S., & Genc, (2013) earlier research.

In addition, finding any relationships between the independent and dependent variables is the objective of this research. This study also found that customer loyalty to Islamic banking products and services in Kota Bharu, Kelantan, is significantly influenced by determinants such as customer satisfaction, product quality, perceived value, and trust and commitment. The researcher also explained the dominant determinants from this study that have a strong relationship with customer loyalty in Islamic banking products and services. The study's objective has thus been accomplished as indicated by the study's significant Cronbach's Alpha Coefficient.

5.3.1 Hypothesis 1: There is a positive relationship between customer satisfaction and customer loyalty in Islamic banking products and services

Table 4.21 shows that customer satisfaction has an excellent and high positive connection for the customer loyalty in Islamic banking products and services. Based on the confirmation seen from the graph with a significant Spearman correlation coefficient value of 0.756, it shows that there is a strong positive correlation between the two variables supporting hypothesis H1 that customer satisfaction and customer loyalty in Islamic banking products and services have a significant relationship. Thus, large values of customer satisfaction are associated with large customer loyalty values. This is supported in study by Monferrer et al. (2019), Fauzi and Suryani (2019), and Hamouda (2019) Yilmaz et al. (2019), Moliner-Tena et al (2018) According to Amin et al. (2013), Customers of Islamic banking in Malaysia, both Muslims and non-Muslims, exhibit a strong correlation between customer satisfaction and customer loyalty. Customer satisfaction is a key determinant for every organisation aiming to increase client loyalty and produce better financial returns, claim Masud, Haque, and Azam (2018). In general, customer satisfaction provides two main benefits for businesses, namely in the form of loyalty and engaging in positive word-of-mouth recommendations and customer satisfaction and loyalty are also included in the long-term goals of the business.

5.3.2 Hypothesis 2: There is a positive relationship between product quality and customer loyalty in Islamic banking products and services

Table 4.22 shows that product quality has excellent and high positive connection for the customer loyalty in Islamic banking products and services. Based on the confirmation seen from the graph with a significant Spearman correlation coefficient value of 0.814, it shows that there is a very strong positive correlation between the two variables supporting hypothesis H2 that product quality and customer loyalty in Islamic banking products and services have a significant relationship. Thus, large values of product quality are associated with large customer loyalty value. This finding appears to be supported by numerous researchers who have conducted related studies on the quality of the products, including Jahanshahi, Gashti, Mirdamadi, Nawaser, & Khaksar, (2011) and Atiyah, L. (2016), discovered a substantial link between product quality and customer satisfaction, which breeds customer loyalty. According to Akpoyomare's (2018) research in Djumarno, et al., better products tend to enhance customer loyalty. Compared to service quality, the core product quality has a stronger association with satisfaction and loyalty.

5.3.3 Hypothesis 3: There is a positive relationship between perceived value and customer loyalty in Islamic banking products and services

Table 4.23 shows that perceived value has excellent and high positive connection for the customer loyalty in Islamic banking products and services. Based on the confirmation seen from the graph with a significant Spearman correlation coefficient value of 0.801, it shows that there is a very strong positive correlation between the two variables supporting hypothesis H3 that perceived value and customer loyalty in Islamic banking products and services have a significant relationship. Thus, large values of perceived value are associated with large customer loyalty value. Values that have significance with customer loyalty have been shown in existing studies in the banking context (Lewis & Soureli, 2016). In addition, for e-banking services according to Jiang et al. (2015) customer loyalty is significantly influenced by perceived value. Retention of relationships with the bank and strong customer loyalty are driven by positive experiences with perceived value.

5.3.4 Hypothesis 4: There is a positive relationship between trust and commitment and customer loyalty in Islamic banking products and services.

Table 4.24 shows that trust and commitment have excellent and high positive connections for the customer loyalty in Islamic banking products and services. Based on the confirmation seen from the graph with a significant Spearman correlation coefficient value of 0.817, it shows that there is a very strong positive correlation between the two variables supporting hypothesis H4 that trust and commitment and customer loyalty in Islamic banking products and services have a significant relationship. Thus, large values of trust and commitment are associated with large customer loyalty values. This is supported in study by Summaediet (2015), commitment refers to the desire to keep a business partnership going. Hence, it is applicable that commitment and trust link with customer loyalty. According to David, A. (2019), affective commitment is based on the deeply devoted individual's affective or emotional relationship to the organisation, such the client identification, client participation and enjoys loyalty to the organisation. As a result, banks must uphold their commitments, be truthful, and commit to developing bank trust relationships. According to Ngoma & Ntale (2019), trust-based relationships are so highly valued participants will want to engage themselves in such relationships and are more likely to stay faithful. As a result, trust has been identified as a key determinants of customer loyalty, and it is critical for businesses to establish customer loyalty.

5.4 Implications of The Study

Research implications can be defined as the effect on researcher's study. From this study, the research implications can help future researchers and can support previous studies. In the future, this study can be utilized as a reference to help other researcher on the related study.

The research implications for this study have had an impact on Islamic financial institutions, Islamic banking and individuals who use Islamic banking. First, the impact on Islamic financial institutions (IFIs). IFI needs to monitor every operation and activity carried out by Islamic Banking as a whole. Every operation and activity must be in line with Islamic principles that have been set by the Malaysian Shariah Advisory Council. The Malaysian Shariah Advisory Council needs to ensure that the products and services provided by Islamic banking are not involved in any forbidden transactions such as gambling, "short-selling" and the sale of debt and so on. This is to avoid misunderstandings that lead to a negative perception of Islamic banking.

Second, the impact towards Islamic banking. Islamic banking should disclose related products and services provided in detail to be understood by existing customers, potential customers of Islamic banking and other members of the public. This is because there are still many individuals who still cannot distinguish between conventional banking and Islamic banking and consider both to provide the same products and services. Therefore, Islamic banking needs to act quickly to ensure that their customers get Shariah compliant products and services and avoid any non-shariah-compliant products and services. If Islamic banks manage to follow Shariah rules, it will have a significant impact on the relationship between Islamic banking and customers especially Muslim customers. At the same time, it will increase the level of customers trust and encourage them to commit and maintain their relationship with

Islamic banking. If the level of customer trust is low in Islamic banking, they will experience problems in attracting customers and will have to compete with conventional banks.

Lastly, customer loyalty towards Islamic banking products and services is formed through customer satisfaction, product quality, value perceived by customers and gaining customer trust and commitment. The existence of high-quality Islamic banking products will provide value that customers should feel. If the products and services provided the needs and wants of customers, it will lead to customer satisfaction. Customer satisfaction can form a good relationship between customers and Islamic banking followed by trust and commitment from customers towards operations and activities carried out by Islamic banking that is shariah-compliant without any doubt. Therefore, customer loyalty towards Islamic banking products and services is easily developed if Islamic banking pays attention to every aspect that gives positive value to their customer loyalty.

5.5 Limitations of The Study

During this study, several limitations have been identified, which are limitations of the data collection method. Since this study focuses to collect data from residents in Kota Bharu, Kelantan, the researchers needed more than a month to get 384 respondents. This is due to the fact that not all Kota Bharu, Kelantan residents were devoted to and supportive of this study. As some respondents refused to answer the questionnaire, the researcher had to find more respondents. The researcher had to find more respondents in order to wrap up this study. Not only that, the selection of respondents is only for residents in Kota Bharu who are 18 years old and above, where most of them are residents who have their own commitments, such as studying and working. Due to that, the respondents were too busy that they could not spare time to answer the questionnaire. In addition, since the researchers used an online survey using Google Forms to collect the data from respondents, some respondents needed a better internet connection to enable them to access and answer the questionnaire.

Next, limitations to grasping the questionnaire and how to answer the questions. Some respondents might find it challenging to understand the question and provide truthful answers. These factors may influence how accurate the data is. In addition, some respondents said they would prefer not to answer the survey. They wanted to keep their thoughts and details private about why they chose to use Islamic banking products and services. They were concerned the researchers might expose their data to other parties. This was caused by the fact that there are simply too many scammers around today who can endanger people's private life.

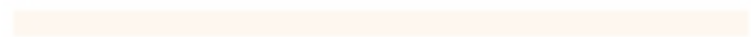
Last but not least, each variable consists of eight questions and the researcher have one dependent variable and four independent variables, it makes the whole question more than forty questions. Therefore, researchers need to take this into account and, as much as possible, reduce the questions for each variable. This causes some of the respondents to feel difficult and lazy

to answer the entire question until the end. In the end, they decided to stop answering the questions in the questionnaire even though they had already answered half of them.

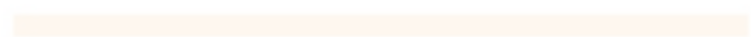
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5.6 Recommendations

Based on this research, researchers have offered several recommendations for future research. One of the recommendations is that future researchers should widen the sample size to emphasize customer loyalty to Islamic banking products and services. Instead of concentrating solely on Kota Bharu, Kelantan, future researchers could expand their sample study by doing future research in all Kelantan cities. Next, the researcher makes some suggestions to improve the study result further. Future researchers need to manage enough time in collecting data, which they should complete in less than a month to save time in conducting the research. Time management is essential to quickly organize a task and gather all the study respondents.

Additionally, the researchers recommend that future researchers pick the right respondent to complete the whole questionnaire that will be delivered. As a result, it will give future researchers an amazing result because the respondent can honestly answer the question while having enough time to read it accurately. Future researchers must also allow the responder ample time to complete the questionnaire in their leisure time so that they can concentrate on answering the questions. Last but not least, future researchers need to avoid asking respondents too many questions. That way, the respondents can answer calmly without feeling reluctant to continue answering the whole question.

5.7 Overall Conclusion of The Study

Overall, the establishment of Islamic banking by Islamic Financial Institutions was intended to be a platform for the development process. The Islamic financial system may still be new when compared to conventional banking, but with the existence of various products and services issued by Islamic banking, it facilitates the process of development, especially when all products and services comply with Islamic shariah. When Islamic banking products and services comply with Islamic shariah, it can indirectly meet the wishes and needs of customers and provide value to the well-being of the community who want to avoid things prohibited in Islam, especially to Muslims. Based on the research, customer satisfaction, product quality, perceived value and trust and commitment prove customer loyalty to the products and services offered by Islamic banking. Therefore, all independent variables have a significant relationship with the dependent variable, which is customer loyalty in Islamic banking products and services.

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APPENDIX A - QUESTIONNAIRE DRAFT



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DETERMINANTS FOR CUSTOMER LOYALTY IN ISLAMIC BANKING PRODUCTS AND SERVICES IN KOTA BHARU, KELANTAN.

Dear respective respondent,

We are final year students of the programme Bachelor of Business Administration (Islamic Banking and Finance) with Honour (SAB), Faculty of Business and Entrepreneurship (FEB), University Malaysia Kelantan (UMK). This questionnaire was distributed as part of our final year project in order to conduct research on determinants for customer loyalty in Islamic Banking products and services in Kota Bharu, Kelantan. All the information provided will be kept confidential and will be used academic purposes only. Your responses will be anonymous and will never be linked to you personally. Your participation is entirely voluntary.

Prepared by:

1. Nurafigah binti Mohd Yunus (A19A0647)
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4. Nuraisyah Atikah binti Nawawi (A19A0652)

SECTION A: DEMOGRAPHIC PROFILE OF RESPONDENT

Please select only appropriate answer/ Sila pilih jawapan yang sesuai sahaja

1. Gender / Jantina
 - Male / Lelaki
 - Female / Perempuan

2. Age / Umur*
 - 18-25 years / 18-25 tahun
 - 26-33 years / 26-33 tahun
 - 34-41 years / 34-41 tahun
 - 42-49 years / 42-49 tahun
 - 50 years and above / 50 tahun dan ke atas

3. Ethnicity / Etnik*
 - Malay / Melayu
 - Chinese / Cina
 - Indian / India
 - Others / Lain-lain

4. Profession / Pekerjaan*
 - Government / Kerajaan
 - Private Sector / Sektor Swasta
 - Self-employed / Bekerja Sendiri
 - Unemployed / Tidak bekerja
 - Student / Pelajar

5. Do you have an Islamic Banking account? / Adakah anda memiliki akaun Perbankan Islam?
 - Yes / Ya
 - No / Tidak

6. If your answer is 'YES', have you been using any of Islamic banking products and services? / Jika jawapan anda 'YA', pernahkah anda menggunakan mana-mana produk dan perkhidmatan Perbankan Islam?
- () Yes / Ya
() No / Tidak
7. If your answer is 'YES', how frequent you have been using Islamic banking products and services? / Jika jawapan anda 'YA', berapa kerap anda menggunakan produk dan perkhidmatan Perbankan Islam?
- () Very rare / Sangat jarang
() Sometimes / Kadang-kadang
() Always / Sentiasa

SECTION B: CUSTOMER LOYALTY IN ISLAMIC BANKING PRODUCTS AND SERVICES

Please select only one appropriate answer / Sila pilih satu jawapan yang sesuai sahaja

Scale:

1	2	3	4	5
Strongly Disagree Sangat tidak bersetuju,	Disagree Tidak bersetuju,	Neutral Neutral,	Agree Bersetuju,	Strongly Agree Sangat bersetuju

1	I consider Islamic banking as my first choice in bank category / Saya menganggap Perbankan Islam sebagai pilihan pertama saya dalam kategori bank.	1	2	3	4	5
2	I'd recommend family members and friends to utilize the product and services provided by my current Islamic banking / Saya akan mengesyorkan ahli keluarga dan rakan-rakan untuk menggunakan produk dan perkhidmatan yang disediakan oleh Perbankan Islam semasa saya.	1	2	3	4	5
3	I will spread positive word-of-mouth about Islamic banking to other people / Saya akan menyebarkan perkara yang positif tentang Perbankan Islam kepada orang lain.	1	2	3	4	5
4	I believe positive feedback from customers will influence the loyalty of other customers towards Islamic banking products and services / Saya percaya maklum balas positif daripada pelanggan akan mempengaruhi kesetiaan	1	2	3	4	5

	pelanggan yang lain terhadap produk dan perkhidmatan Perbankan Islam.					
5	I guarantee customer loyalty will be increased with consistent positive experience and satisfaction with Islamic banking products and services. / Saya jamin kesetiaan pelanggan dapat ditingkatkan dengan pengalaman positif yang konsisten dan kepuasan terhadap produk dan perkhidmatan Perbankan Islam.	1	2	3	4	5
6	I am ready to repeat the purchase of products or services in Islamic banking without hesitation / Saya bersedia untuk mengulangi pembelian produk atau perkhidmatan dalam Perbankan Islam tanpa teragak-agak.	1	2	3	4	5
7	I think satisfaction with Islamic banking has a positive and significant effect on customer loyalty; if customers are satisfied, they tend to be more loyal / Saya berpendapat kepuasan terhadap Perbankan Islam mempunyai kesan positif dan signifikan terhadap kesetiaan pelanggan; jika pelanggan berpuas hati, mereka cenderung untuk menjadi lebih setia.	1	2	3	4	5
8	I will undoubtedly continue to use Islamic banking for every transaction / Saya pasti akan terus menggunakan Perbankan Islam untuk setiap transaksi.	1	2	3	4	5

SECTION C: DETERMINANTS FOR CUSTOMER LOYALTY IN ISLAMIC BANKING PRODUCTS AND SERVICES

Please select only one appropriate answer / Sila pilih satu jawapan yang sesuai sahaja

Scale:

1	2	3	4	5
Strongly Disagree Sangat tidak bersetuju,	Disagree Tidak bersetuju,	Neutral Neutral,	Agree Bersetuju,	Strongly Agree Sangat bersetuju

CUSTOMER SATISFACTION

1	I think excellent financial services will give satisfaction to the customer of Islamic banking / Saya beranggapan bahawa perkhidmatan kewangan yang baik dapat memberi kepuasan kepada pengguna Perbankan Islam.	1	2	3	4	5
2	I believe with a good communication and a friendly environment between customers and bank staff will help to increase the customer satisfaction. / Saya percaya bahawa komunikasi yang baik dan persekitaran yang mesra diantara	1	2	3	4	5

	pengguna dan kakitangan bank dapat membantu meningkatkan kepuasan pelanggan.					
3	I guarantee a pleasant product and service experience provided by Islamic banking will satisfy the customer / Saya jamin bahawa pengalaman produk dan perkhidmatan yang menyenangkan yang disediakan oleh Perbankan Islam dapat memuaskan hati pengguna.	1	2	3	4	5
4	I believe customer satisfaction toward Islamic banking product and services will be increase when customers get maximum benefits at minimum input / Saya percaya kepuasan pelanggan terhadap produk dan perkhidmatan Perbankan Islam akan meningkat apabila pengguna mendapat keuntungan yang maksimum pada modal yang minimum.	1	2	3	4	5
5	I believe the customer's convenience with Islamic banking products and services will give excellent satisfaction to the customer / Saya percaya kemudahan produk dan perkhidmatan yang dialami oleh pengguna Perbankan Islam akan memberikan kepuasan yang sangat baik kepada pengguna.	1	2	3	4	5
6	I agree customer satisfaction will give the community a positive image of the Islamic banking product and services / Saya bersetuju bahawa kepuasan pelanggan akan memberikan imej yang positif terhadap produk dan perkhidmatan Perbankan Islam dalam kalangan masyarakat.	1	2	3	4	5
7	I guarantee a good customer satisfaction with Islamic banking products and services will give an excellent reputation to Islamic Banking / Saya jamin bahawa kepuasan pelanggan terhadap produk dan perkhidmatan Perbankan Islam yang memuaskan akan memberikan reputasi yang sangat baik kepada perbankan Islam.	1	2	3	4	5
8	Overall, i agree that customers satisfaction experiences will make them believe the decision to use Islamic banking products and services is precise / Secara keseluruhan, saya bersetuju bahawa kepuasan pelanggan yang dialami oleh pengguna akan membuatkan mereka percaya bahawa keputusan untuk menggunakan produk dan perkhidmatan Perbankan Islam adalah baik dan tepat.	1	2	3	4	5

PRODUCT QUALITY

1	I agree that the products provided by Islamic banking meet customer expectations / Saya bersetuju bahawa produk yang disediakan oleh Perbankan Islam memenuhi jangkaan pelanggan.	1	2	3	4	5
2	I believe Muslim customers have materialistic desires and preferences for products according to Islamic law / Saya percaya bahawa pelanggan Muslim mempunyai keinginan dan keutamaan materialistik terhadap produk mengikut hukum Islam.	1	2	3	4	5
3	I want to use Shariah-compliant products to avoid uncertainty and usury in their transactions / Saya ingin menggunakan produk yang mematuhi Syariah untuk mengelakkan ketidakpastian dan riba dalam transaksi mereka.	1	2	3	4	5
4	I guarantee that Islamic banking products are not involved in activities that are considered harmful to society / Saya jamin bahawa produk Perbankan Islam tidak disertai dalam aktiviti yang dianggap memudaratkan masyarakat.	1	2	3	4	5
5	I agree that product quality is due to customer satisfaction with security products / Saya bersetuju bahawa kualiti produk adalah disebabkan oleh kepuasan pelanggan terhadap produk keselamatan.	1	2	3	4	5
6	I know Islamic banking use the latest and new technology in delivering products / Saya tahu Perbankan Islam menggunakan teknologi terkini dan baharu dalam menyediakan produk.	1	2	3	4	5
7	High quality products lead me in using Islamic banking /Produk berkualiti tinggi mencenderungkan saya untuk menggunakan Perbankan Islam.	1	2	3	4	5
8	Overall, I tend to repurchase their preferred products because of the quality of the product itself / Secara keseluruhan, saya cenderung untuk membeli semula produk perbankan islam kerana kualiti produk itu sendiri.	1	2	3	4	5

PERCEIVED VALUE

1	I believe that Islamic banking provides benefits to Muslim because it has complied the Islamic law / Saya percaya bahawa Perbankan Islam dapat memberi manfaat kepada orang Islam kerana ia patuh akan syariat Islam	1	2	3	4	5
2	I believe that Islamic banking benefits to me because it has followed the regulation from central bank Islamic board / Saya percaya bahawa Perbankan Islam dapat memberi manfaat kepada saya kerana ia tertakhluk kepada peraturan daripada lembaga Islam bank pusat.	1	2	3	4	5
3	In my opinion, Islamic banking products benefit me because they are compatible with the conventional bank product and have compliance with the Islamic rule / Pada pendapat saya, produk Perbankan Islam dapat memberi manfaat kepada saya kerana ia serasi dengan produk bank konvensional dan mematuhi peraturan Islam.	1	2	3	4	5
4	I agree that Islamic banking always deliver excellent overall service / Saya bersetuju bahawa Perbankan Islam sentiasa memberikan perkhidmatan yang cemerlang secara keseluruhan.	1	2	3	4	5
5	The Islamic banking offers me a complete range of products / Perbankan Islam menawarkan saya rangkaian produk yang lengkap.	1	2	3	4	5
6	I know that Islamic banking is a great value, low Murabaha rates (profit margin on loans) on loans / Saya tahu bahawa Perbankan Islam memiliki nilai yang hebat, kadar Murabah (margin keuntungan atas pinjaman) yang rendah atas pinjaman.	1	2	3	4	5
7	I believe that the prices of Islamic banking services are fair for the performance I receive since the bank takes into account the provisions of Islamic law when pricing banking services / Saya percaya bahawa harga perkhidmatan Perbankan Islam adalah adil berdasarkan prestasi yang saya terima kerana bank tersebut mengambil kira peruntukan undang-undang Islam dalam menetapkan harga perkhidmatan perbankan.	1	2	3	4	5
8	Overall, I am satisfied with the Islamic banking services I receive from the Islamic bank / Secara keseluruhannya, saya berpuas hati dengan perkhidmatan Perbankan Islam yang saya terima daripada institusi perbankan islam	1	2	3	4	5

TRUST AND COMMITMENT

1	I overall believe that Islamic banking institutions genuinely care about Islamic principles / Secara keseluruhan saya percaya bahawa institusi Perbankan Islam sangat mengambil berat tentang prinsip Islam	1	2	3	4	5
2	In my opinion, the services and products in Islamic banking have every feature I am looking for/ Pada pendapat saya, perkhidmatan dan produk di Perbankan Islam mempunyai setiap ciri yang saya inginkan.	1	2	3	4	5
3	I am honored to make an Islamic banking as my source and financial management system/ Saya berbesar hati menjadikan Perbankan Islam sebagai sumber dan sistem pengurusan kewangan saya	1	2	3	4	5
4	I believe that my current Islamic banking offers trustworthy services / Saya percaya bahawa Perbankan Islam sekarang menawarkan perkhidmatan yang boleh dipercayai.	1	2	3	4	5
5	I believe that my deposits and personal information that I entrust in Islamic banking are safe / Saya percaya bahawa deposit dan maklumat peribadi yang saya amanahkan di Perbankan Islam adalah selamat.	1	2	3	4	5
6	I believe that my current Islamic banking offers dependable customer services / Saya percaya bahawa Perbankan Islam saya sekarang menawarkan perkhidmatan pelanggan yang boleh dipercayai.	1	2	3	4	5
7	In my opinion, I feel a great deal about choosing an Islamic banking/ Pada pandangan saya, saya berasa telah membuat pilihan yang tepat dengan memilih Perbankan Islam.	1	2	3	4	5
8	I have no intention of changing my choice for these Islamic banking products and services / Saya tidak berhasrat untuk menukar pilihan saya berkenaan dengan produk dan perkhidmatan Perbankan Islam ini.	1	2	3	4	5

APPENDIX B – GANTT CHART

MONTH	March	April	May	June	July	November	December	January	February
WEEK									
ACTIVITY									
Project Title Selection	■								
Projection Research & Finding Journal		■	■						
Introduction			■	■					
Literature Review			■	■	■				
Research Methodology				■	■	■			
Preparation For Proposal Presentation					■	■	■		
Final Corrections and Amendments						■	■		
Collecting Data							■	■	■
Analyze & Discussion								■	■
Conclusion & Summary									■
Preparation For Final Presentation									■