

**THE STUDY OF FACTORS INFLUENCING THE
PREFERENCE AMONG PUBLIC UNIVERSITY
STUDENTS IN MALAYSIA TOWARDS ISLAMIC
BANKING**

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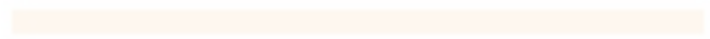
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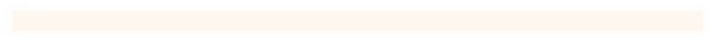
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The Study of Factors Influencing The Preference Among Public University Students In Malaysia Towards Islamic Banking

by

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A thesis submitted in fulfillment of the requirements for the degree of Business Administration (Islamic Banking and Finance) with Honours

Faculty of Entrepreneurship and Business
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2023





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TABLE OF CONTENT

| | |
|-------------------------------|-------------|
| THESIS DECLARATION | i |
| ACKNOWLEDGMENT | ii |
| TABLE OF CONTENT | iii |
| LIST OF TABLE | vii |
| LIST OF FIGURES | viii |
| LIST OF ABBREVIATIONS | ix |
| LIST OF SYMBOLS | x |
| ABSTRAK | xi |
| ABSTRACT | xii |
| CHAPTER 1 | 1 |
| INTRODUCTION | 1 |
| 1.1 Background of The Study | 1 |
| 1.2 Problem Statement | 2 |
| 1.3 Research Questions | 4 |
| 1.4 Research Objectives | 4 |
| 1.5 Scope of The Study | 5 |
| 1.6 Significant of The Study | 5 |
| 1.7 Definition of Terms | 6 |
| 1.7.1 Preferences | 6 |
| 1.7.2 Attitude | 6 |
| 1.7.3 Bank's Reputation | 7 |
| 1.7.4 Religiosity | 7 |
| 1.7.5 Service Quality | 7 |
| 1.7.6 Public University | 7 |
| 1.7.7 Islamic Banking | 7 |
| 1.8 Organization of The Study | 7 |

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| | |
|---|-----------|
| CHAPTER 2 | 9 |
| LITERATURE REVIEW | 9 |
| 2.1 Introduction | 9 |
| 2.2 Underpinning Theory | 9 |
| 2.2.1 Theory of Planned Behavior | 9 |
| 2.3 Previous Studies | 10 |
| 2.3.1 Preferences towards Islamic Banking | 10 |
| 2.3.2 Attitudes | 11 |
| 2.3.3 Bank's reputation | 12 |
| 2.3.4 Religiosity | 12 |
| 2.4 Hypotheses Statement | 14 |
| 2.5 Conceptual Framework | 15 |
| 2.6 Summary / Conclusion | 16 |
| CHAPTER 3 | 17 |
| RESEARCH METHODS | 17 |
| 3.1 Introduction | 17 |
| 3.2 Research Design | 17 |
| 3.3 Data Collection Methods | 17 |
| 3.4 Study Population | 18 |
| 3.5 Sample Size | 19 |
| 3.6 Sampling Techniques | 20 |
| 3.7 Research Instrument Development | 20 |
| 3.7.1 Questionnaire Design | 21 |
| 3.7.2 Pilot Test | 21 |
| 3.8 Measurement of the Variables | 22 |
| 3.8.1 Nominal Scale | 22 |
| 3.8.2 Interval Scale | 22 |
| 3.8.3 Ratio Scale | 23 |
| 3.9 Procedure for Data Analysis | 23 |
| 3.9.1 Data Processes and Data Analysis | 23 |
| 3.9.2 Descriptive Analysis | 23 |
| 3.9.3 Reliability Test | 24 |

| | |
|--|-----------|
| 3.9.4 Normality Test | 24 |
| 3.9.5 Pearson Correlation Coefficient | 24 |
| 3.10 Summary / Conclusion | 25 |
| CHAPTER 4 | 26 |
| DATA ANALYSIS AND FINDINGS | 26 |
| 4.1 Introduction | 26 |
| 4.2 Preliminary Analysis | 26 |
| 4.2.1 Pilot Test | 26 |
| 4.2.2 Reliability Test for Pilot Test | 27 |
| 4.3 Demographic Profile of Respondents | 28 |
| 4.4 Descriptive Analysis | 33 |
| 4.4.1 Preferences | 33 |
| 4.4.2 Attitude | 34 |
| 4.4.3 Service Quality | 35 |
| 4.4.4 Bank's Reputation | 36 |
| 4.4.5 Religiosity | 37 |
| 4.5 Validity and Reliability Test | 38 |
| 4.5.1 Preferences – (Dependent Variable) | 38 |
| 4.5.2 Attitude – (Independent Variable I) | 38 |
| 4.5.3 Service Quality – (Independent Variable II) | 39 |
| 4.5.4 Bank's Reputation – (Independent Variable III) | 39 |
| 4.5.5 Religiosity – (Independent Variable IV) | 39 |
| 4.6 Normality Test | 40 |
| 4.7 Pearson Correlation Coefficient Analysis | 41 |
| 4.7.1 Correlation between Attitude and Preference towards Islamic Banking | 42 |
| 4.7.2 Correlation between Service Quality and Preference towards Islamic Banking | 42 |
| 4.7.3 Correlation between the Bank's Reputation and Preference towards Islamic Banking | 43 |
| 4.7.4 Correlation between Religiosity and Preference towards Islamic Banking | 44 |
| 4.8 Hypotheses Testing | 45 |
| 4.8.1 Attitude – (Hypothesis I) | 45 |
| 4.8.2 Service Quality – (Hypothesis II) | 45 |
| 4.8.3 Bank's Reputation – (Hypothesis III) | 46 |

| | |
|---|-----------|
| 4.8.4 Religiosity – (Hypothesis IV) | 46 |
| 4.9 Summary / Conclusion | 47 |
| CHAPTER 5 | 48 |
| DISCUSSION AND CONCLUSION | 48 |
| 5.1 Introduction | 48 |
| 5.2 Key Findings | 48 |
| 5.2.1 Descriptive Analysis | 48 |
| 5.2.2 Central Tendencies Measurement of Constructs | 49 |
| 5.2.3 Scale Measurement | 51 |
| 5.2.3.1 Normality Test | 51 |
| 5.2.3.2 Reliability Test | 51 |
| 5.2.4 Inferential Analysis | 52 |
| 5.2.4.1 Pearson Correlation Analysis | 52 |
| 5.3 Discussion | 53 |
| 5.3.1 Attitude – (Hypothesis I) | 53 |
| 5.3.2 Service Quality – (Hypothesis II) | 54 |
| 5.3.3 Bank’s Reputation – (Hypothesis III) | 55 |
| 5.3.4 Religiosity – (Hypothesis IV) | 55 |
| 5.4 Implications of the Study | 56 |
| 5.4.1 Managerial Implication | 56 |
| 5.5 Limitations of the Study | 58 |
| 5.6 Recommendations/ Suggestion for Future Research | 59 |
| 5.7 Overall Conclusion of the Study | 61 |
| REFERENCES | 62 |
| APPENDIX | 67 |
| APPENDIX A – Draft of Questionnaire | 67 |
| APPENDIX B - Gantt Chart | 75 |

LIST OF TABLE

| | Page |
|---|-------|
| Table 2.1 : The Proposed Hypotheses | 16 |
| Table 3.1 : The Number of Students in Public Universities | 18 |
| Table 3.2 : References using tables; Krejcie and Morgan (1970) | 19 |
| Table 4.1 : Scale of Cronbach's Alpha | 27 |
| Table 4.2 : Reliability Analysis; Pilot Test | 27 |
| Table 4.3 : Demographic Data; Gender | 28 |
| Table 4.4 : Demographic Data; Age | 28 |
| Table 4.5 : Demographic Data; Race | 29 |
| Table 4.6 : Demographic Data; Religion | 29 |
| Table 4.7 : Demographic Data; Level of Education | 30 |
| Table 4.8 : Demographic Data; Your Type of University | 30-31 |
| Table 4.9 : Demographic Data; Experience of Doing Financial Transactions | 32 |
| Table 4.10 : Demographic Data; Availability of Account at the Islamic Banking | 32 |
| Table 4.11 : Descriptive Statistics; Preferences | 33 |
| Table 4.12 : Descriptive Statistics; Attitude | 34 |
| Table 4.13 : Descriptive Statistics; Service Quality | 35 |
| Table 4.14 : Descriptive Statistics; Bank's Reputation | 36 |
| Table 4.15 : Descriptive Statistics; Religiosity | 37 |
| Table 4.16 : Reliability Analysis; Preferences | 38 |
| Table 4.17 : Reliability Analysis; Attitude | 38 |
| Table 4.18 : Reliability Analysis; Service Quality | 39 |
| Table 4.19 : Reliability Analysis; Bank's Reputation | 39 |
| Table 4.20 : Reliability Analysis; Religiosity | 39 |
| Table 4.21 : Normality Test; Skewness and Kurtosis | 40 |
| Table 4.22 : Pearson's Correlation Analysis | 41 |
| Table 4.23 : Interpretation of the Correlation Coefficient | 41 |
| Table 4.24 : Pearson's Correlation Analysis; Attitude and Preference | 42 |
| Table 4.25 : Pearson's Correlation Analysis; Service Quality and Preference | 42 |
| Table 4.26 : Pearson's Correlation Analysis; Bank's Reputation and Preference | 43 |
| Table 4.27 : Pearson's Correlation Analysis; Religiosity and Preference | 44 |
| Table 4.28 : Hypothesis Testing I; Attitude | 45 |
| Table 4.29 : Hypothesis Testing II; Service Quality | 45 |
| Table 4.30 : Hypothesis Testing III; Bank's Reputation | 46 |
| Table 4.31 : Hypothesis Testing IV; Religiosity | 46 |
| Table 5.1 : The Summary of Hypotheses | 53 |

LIST OF FIGURES

Figure 2.1 : The Conceptual Framework

Page
16

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LIST OF ABBREVIATIONS

| | |
|--------|--|
| ACCA | : Association of Chartered Certified Accountants |
| AT | : Attitude |
| BNM | : Bank Negara Malaysia |
| BR | : Bank's Reputation |
| CFA | : Chartered Financial Analyst |
| CIMA | : Chartered Institute of Management Accountants |
| CPA | : Certified Public Accountant |
| DOSM | : Department of Statistics Malaysia |
| DV | : Dependent Variable |
| IV | : Independent Variable |
| P | : Preferences |
| PhD | : Doctor of Philosophy |
| R | : Religiosity |
| SPSS | : Statistical Package for the Social Sciences |
| SQ | : Service Quality |
| TPB | : Theory of Planned Behavior |
| UAE | : United Arab Emirates |
| UIAM | : Universiti Islam Antarabangsa Malaysia |
| UiTM | : Universiti Teknologi MARA |
| UKM | : Universiti Kebangsaan Malaysia |
| UM | : Universiti Malaya |
| UMK | : Universiti Malaysia Kelantan |
| UMP | : Universiti Malaysia Pahang |
| UMS | : Universiti Malaysia Sabah |
| UMT | : Universiti Malaysia Terengganu |
| UNIMAP | : Universiti Malaysia Perlis |
| UNIMAS | : Universiti Malaysia Sarawak |
| UniSZA | : Universiti Sultan Zainal Abidin |
| UPM | : Universiti Putra Malaysia |
| UPNM | : Universiti Pertahanan Nasional Malaysia |
| UPSI | : Universiti Pendidikan Sultan Idris |
| USIM | : Universiti Sains Islam Malaysia |
| USM | : Universiti Sains Malaysia |
| UTeM | : Universiti Teknikal Malaysia Melaka |
| UTHM | : Universiti Tun Hussein Onn Malaysia |
| UTM | : Universiti Teknologi Malaysia |
| UUM | : Universiti Utara Malaysia |

LIST OF SYMBOLS

| | | |
|----------|---|----------------------|
| H_0 | : | Null Hypothesis |
| H_a | : | Alternate Hypothesis |
| α | : | Alpha Value |
| < | : | Less Than |
| = | : | Equal |
| \pm | : | Plus–Minus |
| () | : | Parentheses |
| p | : | Probability Value |
| % | : | Percentage |
| - | : | Hyphen |
| Sig. | : | Significant |
| Std. | : | Standard |
| RM | : | Ringgit Malaysia |
| S | : | Sample Size |
| N/ρ | : | Population |
| r | : | Response |
| ; | : | Semicolon |

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ABSTRAK

Tujuan kajian ini adalah untuk mengkaji hubungan antara faktor keutamaan yang paling berpengaruh dalam kalangan pelajar universiti awam di Malaysia terhadap perbankan Islam, di samping meninjau kajian lepasan yang menyimpulkan persepsi keagamaan mempunyai hubungan yang kuat dengan niat dan tingkah laku seseorang individu. Selain itu, kajian ini mengkaji hubungan songsang antara hipotesis null dan alternatif yang berkaitan dengan keutamaan pelajar dan faktor kualiti perkhidmatan, reputasi, tingkah laku, dan keagamaan terhadap perbankan Islam. Kajian ini menggunakan metodologi kuantitatif dengan meninjau 384 pelajar daripada 20 jenis universiti awam di Malaysia. Korelasi Pearson akan digunakan untuk menganalisis data. Menurut dapatan kajian, kualiti perkhidmatan dan reputasi bank yang disediakan oleh perbankan Islam adalah faktor utama yang mempunyai hubungan yang kuat dengan keutamaan pelajar terhadap perbankan Islam. Sebaliknya, tingkah laku dan keagamaan kurang berkait rapat dengan keutamaan pelajar universiti awam terhadap perbankan Islam.

Kata kunci: Perbankan Islam, Keutamaan, Pelajar Universiti, Teori Tingkah Laku Terancang (TPB).

ABSTRACT

The purpose of this study is to examine the relationship between the most influential factors of the preference among public university students in Malaysia towards Islamic banking, in addition to reviewing previous studies that concluded perceived religiosity has a strong relationship with an individual's intention and attitude. Moreover, this study examines the inverse relationship between the null and alternative hypotheses pertaining to the preferences of students and Islamic banking service quality, reputation, attitude, and religiosity. This study employs a quantitative methodology by surveying 384 students from 20 types of Malaysian public universities. The correlation coefficient will be used to analyze the data. According to the findings, the service quality and bank's reputation provided by Islamic banks are the primary factors that have a strong relationship to students' preference for Islamic banking. On the other hand, attitude and religiosity were least significantly correlated with the preference of public university students for Islamic banking.

Keywords: Islamic Banking, Preference, University Students, Theory of Planned Behavior (TPB).

CHAPTER 1

INTRODUCTION

1.1 Background of The Study

Currently, Bank Negara Malaysia (BNM) has listed approximately 16 Islamic banks in Malaysia. Islamic banks have made available a variety of Shariah-compliant products and services in order to fulfill the requirements of their customers. Malaysia's banking system is unique because for the most part, the products and services provided by an Islamic bank are the same as those provided by conventional banks. These products and services include a wide range of offerings, which can be divided into the following three primary categories in terms of their product structures: products based on partnerships, products based on trade, and products based on leases (Aqib & Hussain, 2021). For instance, *Mudarabah* (profit sharing), *Wadi'ah* (safekeeping), *Musyarakah* (joint venture), *Murabahah* (cost plus finance), *Ijarah* (leasing), *Takaful* (Islamic insurance), and *Sukuk* (Islamic bonds).

The Islamic banking industry has experienced phenomenal growth, particularly since the early 2000s, becoming one of the most competitive and lucrative subsets of the global banking industry in recent years. It is not only Islamic banks that offer Islamic products and services, but also well-established conventional banks. Islamic banking is well-known in Malaysia because Islam is the official religion and comprises more than 60 percent of the population, as reported by the Department of Statistics Malaysia (DOSM). On the other hand, Malaysia is a very culturally diverse country. In that case, it does not imply that Muslim customers are the only ones who choose Islamic banking products and services for reasons that are solely related to their religious beliefs (El-Massah & Abou-El-Sood, 2021). Therefore, it is acceptable for individuals of all ethnicities to choose Islamic banks.

It is commonly believed that the customer's preferences may shift from time to time as a consequence of the fact that conventional offerings are superior in terms of returns (Bitar et al., 2020). According to Haron et al. (2020), to maintain customer satisfaction and loyalty, Islamic banking education must be adapted to each customer's level of comprehension. Customers' preferences for Islamic banking must be measured in order to ascertain whether the majority of individuals hold positive or negative opinions. Regarding banking preferences, people of

different religions may have diverse perspectives. It is possible for an experienced customer to form opinions about Islamic banks based on their knowledge and experience. Consequently, that assumption prompted the researcher to investigate how public university students perceive the preferences of products and services provided by Islamic banks.

Since not all students comprehend the concept of an Islamic bank, that is why this study focuses on students' perspectives because they represent the future prospects of the economy. Once they begin to work and are exposed to the real world, it is likely that they will become aware of the numerous Islamic banking products and services that are currently available (Farooq et al., 2019). For instance, in order to receive their first paycheck, they may have to decide at which bank to open new accounts or even to take loans for personal use when they obtain a job. In addition, some of them might be unaware of the distinction between savings accounts and current accounts, especially those who have never received any banking education during their academic careers (Rahmi et al., 2020).

1.2 Problem Statement

In this era of unrestricted market competition, Islamic banks must put the needs of their customers first and do everything in their power to meet those needs by providing the highest quality service (Rahmayati, 2021). Then only can they achieve market dominance and realize their full potential. According to Sulub and Mohd Salleh (2019), the total assets of the Islamic banks that focused is relatively low (RM21 Million) during the period of 2012 to 2016 when compared to the total assets of conventional banks, which were RM88 Million. In addition, although Earnings Per Share and other performance measures might be dependent on the size of the bank, in fact that there is a significant difference indicates that Islamic banks performed less effectively than Conventional banks.

In order to preserve their market position, the vast majority of Malaysian banks now provide Islamic banking products and services. In light of this, it is imperative that the Islamic banking industry develops effective marketing strategies. Thus, since Malaysia is a multiracial nation, Islamic banks must serve the financial needs of both Muslim and non-Muslim communities in order to be profitable (Zainordin et al., 2016). Furthermore, the expansion of Islamic banking products and services is primarily driven by corporate customers, not individual

Muslims and non-Muslims. This is considered to be a distinction that is essential to remember. Consequently, there is a substantial void in the awareness of Islamic banking products to Muslim customers, which is an issue that must be addressed.

It is possible that customer satisfaction is the most influential factor in determining Islamic banks' overall performance. In relation to that, the possibility exists that achieving a high level of service quality will lead to an increase in customer satisfaction. There are significant relationships between customer preferences with the three variables of service quality, availability, and social and religious perspective (Dawami, 2020). A higher level of these factors can make Islamic banking more user-friendly. It is inevitable that Islamic banks will be required to comprehend their customers' perspectives regarding the operations of their organizations, particularly the quality of the services they provide. This is essential for enhancing customer satisfaction and, ultimately their loyalty.

When it comes to influencing a person's perspective, social influence is important. According to the findings of Jaffar and Musa's (2016) study, religious obligation is the most influential factor in terms of attitudes and intentions to adopt Islamic banking. Religion plays a greater role in determining Muslims' perspectives on Islamic banks than non-Muslims, whereas profitability is the most significant factor in determining how non-Muslims view Islamic financial institutions (Lujja et al., 2018). A significant factor in determining whether or not to utilize Islamic banking products is the perspective of a current or prospective bank customer. If a person's mindset is such that they view conventional banks as their best banking option, it is unlikely that they will ever choose to use an Islamic bank instead; unless these mindsets are addressed and changed. For instance, media-induced intense sensitization has the capacity to alter one's perspective (Bananuka et al., 2019).

Students with a prior educational background in Islamic banking and those without such a background may have different levels of understanding about Islamic banks. This then leads to different intentions and preferences regarding their own personal use of Islamic banks. Students with a prior education in Islamic banking are more likely to be conversant with Islamic economics. In relation to that, Muslim students can be potential customers whose awareness of Islamic banking can be encouraged to increase (Nugraheni & Widyani, 2020). It can also identify the characteristics of young people (students at public universities) who are likely to become

loyal customers of Islamic banks in the near future. This is why these students need to be questioned regarding the factors that influence their preferences regarding Islamic banking.

1.3 Research Questions

The research questions need to be developed for the purpose of achieving the objective of study, which as follows:

1. What is the relationship between attitude and preference towards Islamic Banking?
2. What is the relationship between a bank's reputation and preference towards Islamic Banking?
3. What is the relationship between religiosity and preference towards Islamic Banking?
4. What is the relationship between service quality and preference towards Islamic Banking?

1.4 Research Objectives

In a research, it must contain the objective of the study as the main material to achieve what researchers want to do. The main objectives that will be the material of this study, which as follows:

1. To identify the relationship between attitude and the preference towards Islamic Banking.
2. To identify the relationship between a bank's reputation and the preference towards Islamic Banking.
3. To identify the relationship between religiosity and the preference towards Islamic Banking.
4. To identify the relationship between service quality and the preference towards Islamic Banking.

1.5 Scope of The Study

The purpose of this research is to assist the researcher in resolving the problem outlined in the previous statement or, more precisely in the problem statement section by examining the preferences of public university students towards Islamic banking. The scope of this study will encompass on Islamic banking rather than conventional banking. This is due to the fact that the vast majority of past research was conducted on conventional. Thus, it is possible for researchers to conduct research in Islamic banking and finance in light of the knowledge that has already accumulated. In addition, this study focuses exclusively on preferences regarding Islamic banking in terms of attitudes, bank's reputation, religiosity, and quality of service.

Furthermore, the researchers found that there were gaps in some of the previous studies that were relevant to the scope of the study. There are a few studies that have been done in the past that point to this research, but none of them really focus specifically on students of public universities. Because of this, the researchers are forced to narrow their focus on the scope of the population, particularly with regard to the educational level of the population. Additionally, the majority of studies of this kind include data from other countries as well, including Pakistan, Uganda, Indonesia, Saudi Arabia, and so on. In that case, the focus of this study is Malaysia, with no comparisons to other countries.

1.6 Significant of The Study

This research will facilitate the extraction of lessons from research issues with the potential to influence Islamic banking products and services. This study's purpose is to determine an evaluation of factors that can be used to assess the preferences of Malaysian public university students. It is anticipated that the influencing factors will have a positive and significant relationship with the Islamic banking preferences of students. Thus, by analyzing and applying the results, a comprehensive and holistic understanding can be achieved. It will provide a clear picture of the public's level of understanding regarding Islamic banks, as well as their intentions and preferences regarding their own personal use of it.

Instead of focusing on return rates as their primary competitive advantage, Islamic banks should place more of an emphasis on the level of service they provide to their customers. As a result, Islamic banking can pay special attention and concern to customers, highlight facilities that are provided as well as the desire to help and raise the image of Islamic banking. Since many people are still confused about the differences between conventional and Islamic banking, the underlying principles of these two systems are vastly different. In that case, this study would determine their perspectives on its differences. In addition, it does not exclude non-Muslims from this study, as people of all ethnicities are permitted to use Islamic banks.

This research can be utilized by those who believe the findings discussed in this study can provide contributions and indicators to improve performance and further develop Islamic banking among students. Additionally, it can identify the characteristics of young people (public university students) who are likely to become loyal customers of Islamic banks in the near future. Customers who are satisfied with Islamic banking are more likely to advocate for them, which aids the Islamic banking in increasing its market share and becoming more competitive. In relation to that, it can also be used to promote and increase awareness of Islamic banking products and services.

1.7 Definition of Terms

For a better understanding of this study, the following terms are defined in the context of this research.

1.7.1 Preferences

Preference refers to the traits that a consumer wants in a product or service in order for it to be preferable to him. This could be the level of happiness, satisfaction, product utility, and so forth (P. Boyce, 2017).

1.7.2 Attitude

An attitude is defined as a mental or neural state of readiness that is organized through experience and has a direct or dynamic influence on the individual's response to all objects and situations to which it is related. A simple definition of attitude is a mindset to act in a certain way as a result of both an individual's experience and knowledge (Buchari et al., 2015).

1.7.3 Bank's Reputation

The reputation of a bank refers to the bank's public reputation in terms of competence, integrity, and trustworthiness as determined by stakeholders' perceptions (Zaby & Pohl, 2019).

1.7.4 Religiosity

People's religious beliefs and practices are expressed through religiosity. According to Johan and Putit (2016), religion is already recognized as one of the most powerful influences on human behavior. Religious beliefs and religious practices are two aspects of religiosity.

1.7.5 Service Quality

Service quality becomes an important factor for businesses when managing a service business. According to Abror (2019), a customer will be satisfied if his or her perceived performance meets or exceeds his or her expectations.

1.7.6 Public University

A public university or public college university is one that is owned by the state or receives significant public funding from a national or subnational government (Naidu & Derani, 2016).

1.7.7 Islamic Banking

Islamic banking is a test of the viability of the Islamic economy with the goal of achieving socio economic justice by balancing the material and social aspects of finance (Nor, 2016).

1.8 Organization of The Study

This proposal is divided into five chapters. Chapter 1 is an introduction; which consists of the background of the study, statement of the problem, research questions, research objectives, scope of the study, significance of the study, definition of terms, and organization of the proposal. Next is chapter 2; a literature review, which consists of an introduction, underpinning theory, previous studies, hypotheses statement, conceptual framework, and summary. Further, chapter 3 is research methods; which consists of introduction, research design, data collection methods, study population, sample size, sampling techniques, research instrument development, measurement of

the variables, procedure for data analysis, and summary. Following that, chapter 4 is data analysis and findings; which consists of an introduction, preliminary analysis, demographic profile of respondents, descriptive analysis, reliability test, normality test, pearson correlation coefficient analysis, multiple linear regression, and summary. And finally, chapter 5 is discussion and conclusion; which consists of an introduction, key findings, discussion, implications of the study, limitations of the study, recommendations or suggestions for future research, and the overall conclusion of the study.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

The analysis of all variables will start in Chapter 2, the literature review. In addition, the researchers will examine prior research and pertinent theoretical models. This chapter will include an explanation of the underpinning theory used to explain how preferences are formed by individuals. Following that, the researchers provide a review of previous research based on preferences towards Islamic banking. The researcher will then test the proposed theoretical framework and hypotheses. At the end of the chapter, there will be a summary of this chapter.

2.2 Underpinning Theory

2.2.1 Theory of Planned Behavior

This study adopted the theoretical framework from a well known theory called The Theory of Planned Behavior (TPB) that was established by Icek Ajzen (1991). Consumer behavior is also associated with this theory. PI, which is defined as the probability that consumers will purchase the product, consists of consumer theory and planned behavior. The greater PI indicates that consumers have a greater desire and likelihood to purchase the product. Ajzen believes that others, such as family members, friends, colleagues, and the community, can influence a person's behavior. The theory identifies three fundamental components, namely attitude, subjective norm, and perceived behavioral control, which collectively influence an individual's behavioral intention.

An individual's propensity to speculate on and react to an object, idea, or opinions is what's meant to be understood by the term "attitude" (Fishbein & Ajzen, 1975). The consumer's attitude is an indication of the consumer's psychological evaluation of the products and services. Previous research has focused primarily on the connection between attitudes and the actions that are undertaken for a purpose. It can also be used to refer to the assessment of a consumer's preference in response to some external stimulus. For instance, a study by Jaffar and Musa (2016) utilized the TPB and found that religious obligation was the greatest effect on attitude

towards Islamic banking adoption among non-users. In that case, the non-users' likes and dislikes are reflected by their attitudes.

The behavioral expectations that an individual has in their mind are referred to as normative beliefs. It can also refer to the perceived societal pressure to perform or refrain from performing a behavior. Consumers have the ability to determine the subjective norms that will play a significant role in the decision-making process (Ham & Frajman Ivković, 2015). The final term, which is, "perceived behavioral control" refers to the perceived ease with which an individual is able to carry out a specific behavior. Individuals are more likely to engage in a particular behavior when they possess both the ability and the motivation to do so, as opposed to when they possess only one of these factors or neither (Nayanajith & Damunupola, 2020). In accordance with the TPB, the process of establishing a perceived behavioral regulation precedes the crucial step of producing intention. Thus, it is able to exert some control over certain aspects that can influence their actions.

Consequently, with reference to the previously presented underpinning theory, the purpose of this study is to identify the key factors influencing the preference of customers, specifically Malaysian public university students, towards Islamic banking. This is accomplished by extending three new factors besides attitudes, namely the bank's reputation, religiosity, and service quality. In addition, a demographic analysis has also been added to this study to back up the most important factors that have been found in this research.

2.3 Previous Studies

2.3.1 Preferences towards Islamic Banking

Customers' preferences for Islamic banking have been thoroughly researched in countries such as Indonesia, Nigeria, and Libya, among others. Farooq et al. (2019) investigated and clarified the preferences of prospective customers of the Islamic Bank of North East Nigeria, who are primarily university students. According to the findings, the preference for Islamic banking in North East Nigeria is driven by Shariah-compliant, quality service and Islamic financial products offered by Islamic banks, as well as convenience and religious motivation. It is similar to a study in Libya, conducted by Ashour et al. (2020), which discovered that religiosity is the most influential factor on customer preference for Islamic banks, accounting for 49.8 percent of the

change in customer preferences for Islamic banks. In this case, Islamic banks prioritize providing their customers with an interest-free banking system, as well as high-quality services and Shariah-compliant products, as an important selling point to prospective customers.

The study by Dawami (2020) investigates the most influential factors on a Malaysian consumer's preference for Islamic banking products and services. It also examines previous research indicating that an individual's perceived religiosity has a significant impact on their intentions and attitudes. The study revealed that the attitude of Islamic banks and the quality of the services they provide have the greatest impact on how customers perceive Islamic banking. Customers, on the other hand, did not consider the bank's image or religiosity when deciding whether or not to use its products and services. Isnurhadi et al. (2021) also discovered, in terms of preferences, that customers cared most about the friendliness of the staff, the bank's adherence to shari'ah law, and the speed and effectiveness of the service.

2.3.2 Attitudes

The Islamic banking industry is currently most concerned with the public's attitudes. The TPB defines an attitude as the influence of a person's positive or negative feelings on that person's decision to behave in a particular manner (Fishbein & Ajzen, 1975). According to Muslichah and Sanusi (2019), the attitude of a person is one of the most influential internal factors on the customers' decision-making. Additionally, the studies by Amin et al. (2017) and Husin and Rahman (2016) support the notion that a consumer's attitude toward a product depends on how satisfied they are with it, which influences whether or not they will purchase the product again in the future. Because of this, it is possible to determine customers' attitudes based on how they feel about various things, such as Islamic banking products and services.

Numerous studies on Islamic banking have concluded that customer attitudes are one of the most influential factors in determining how individuals feel about Islamic banking. For instance, Kaakeh et al. (2019) discovered that customers' attitudes have a direct impact on whether or not they desire to use Islamic banks. Albaity and Rahman (2019) also discovered that customers' attitudes, knowledge, and reputation have a significant impact on whether or not they choose Islamic banks. In addition, Sabirzyanov (2016) employed the TPB to examine how

customers felt about Islamic finance, where the results demonstrated that awareness had a substantial effect on attitudes.

2.3.3 Bank's reputation

The bank's reputation is essential for gaining the trust and confidence of prospective partners and customers. The appearance of a bank's products and services can influence how customers perceive them. Majid and Sahebeh (2016) discovered that a corporate's image is affected by factors such as its name, architecture, variety of products and services, protocol, ideology, and the quality of customers' impressions of the employees. Reputation plays a significant role in a bank's expansion into new demographics, including those who prefer Islamic banking (Abd Ghani et al., 2017).

According to Souiden and Rani (2016), the reputation of a bank is the most important factor in a customer's decision to use it over another. As a general rule, customers choose Islamic banks based on their level of recognition. In addition, previous empirical studies have examined this issue. For instance, in the study by Albaity and Rahman (2019), the result shows there is a strong correlation between the reputation of Islamic banks as corporate images and whether or not customers want to use them. Additionally, Kaakeh et al. (2019) stated that customers' actions towards Islamic banking in the UAE were directly influenced by how they perceived it.

2.3.4 Religiosity

Religion is an integral part of Islam because it guides and organizes the lives of its adherents. It is believed there will be a strong connection between religion and the attitude and subjective norm components, so it views religion as a significant factor in preferences (Ashour et al., 2020). According to Aminah et al. (2021), Malaysians benefit greatly from the Islamic banking system because the majority of people are Muslims, despite the fact that they come from numerous ethnic groups and follow numerous religions. Considering Shariah finance combines Islamic economic concepts and contemporary lending standards, it can also provide its products and services to both Muslims and non-Muslims (Shahril & Romle, 2017). Regardless of religion, users who utilize Islamic banking products and services are likely to share similar preferences.

In Malaysia, individuals of all religions and races, particularly students and young adults, are becoming increasingly knowledgeable about Islamic banking. They are also increasingly willing to use beneficial Islamic banking and finance products and services. As a result, all financial transactions in Islamic banking are required to be supported by straightforward efficiency in order to guarantee the satisfaction of customers who are Muslim as well as customers who are not Muslim (Shahril & Romle, 2017).

2.3.5 Service quality

According to Zouari and Abdelhedi (2021), because the banking industry is constantly evolving, service quality is likely to become increasingly significant. The highly competitive nature of the financial market necessitates that banks, particularly Islamic banks, frequently reevaluate their services in response to fluctuating customer preferences regarding service quality. Customers will be satisfied with Islamic banking because it provides superior service. This will maintain customer loyalty towards the bank. In the banking industry, this entails capturing technology-based capabilities that enable new methods of communicating with customers and delivering services that will make them happier (Dootson et al., 2016). As a result, Dootson et al. (2016) concluded that technological advancements in the banking industry will almost certainly result in a significant shift in how banks market themselves.

People are increasingly of the opinion that Islamic banks can gain a competitive edge on the market by enhancing the quality of their services (Aminah et al., 2021). In terms of service quality, for instance, Islamic banking has adopted the six components of the CHARTER model: compliance, assurance, reliability, tangible, empathy, and responsiveness (Abu & Tatik, 2018). This model of service quality has a significant impact on the satisfaction of Islamic banking customers in Kuwait and Saudi Arabia (Lone et al., 2017). Consequently, the two dimensions of service quality, namely empathy and assurance, have a substantial effect on customer satisfaction in Islamic banks (Wright, 2020). Moreover, a number of researchers have also discovered that customer preferences have become one of the most sought-after qualities. Customers are more concerned with the banks' adherence to Shariah and the quality of their service than with their profits (Ongera & Ndede, 2019).

2.4 Hypotheses Statement

A literature review revealed independent variables such as attitude, bank reputation, religiosity and service quality among public university students in Malaysia towards Islamic Banking. Therefore, the study plans to examine the affection level between these variables. Based on that literature review and the research question, the hypothesis of this study is summarized in the following way.

H1: There is a relationship between attitude and the public university students' preferences for Islamic banking.

An attitude is defined as a mental or neural state of readiness that is organized through experience and has a direct or dynamic influence on the individual's response to all objects and situations to which it is related. A simple definition of attitude is a mindset to act in a certain way as a result of both an individual's experience and knowledge (Buchari et al, 2015). As a result, attitudes reflect student theoretical feelings and thoughts about something, such as Islamic banking products and services. Student attitudes have been identified as an important factor in Islamic banking in numerous studies.

H2: There is a relationship between the bank's reputation and the public university students' preferences for Islamic banking.

The reputation of a bank refers to the bank's public reputation in terms of competence, integrity, and trustworthiness as determined by stakeholders' perceptions (Zaby & Pohl, 2019). The image of an institution is critical in gaining the trust and confidence of a partner or client. Previous studies incorporated this variable into their empirical research. According to Dawami (2020), their research concluded that the reputation of Islamic banks as corporate image plays an important role in determining student intent to patronize an Islamic bank.

H3: There is a relationship between religiosity and the public university students' preferences for Islamic banking.

People's religious beliefs and practices are expressed through religiosity. According to Johan and Putit (2016), religion is already recognized as one of the most powerful influences on human

behavior. Religious beliefs and religious practices are two aspects of religiosity. In Islam, religiosity is important in guiding and organizing the way of life of its adherents. According to Hassan et al. (2018), the religiosity factor plays the most important role in the decision-making process when dealing with Islamic banks. Finally, student engagement has a significant and positive impact on student loyalty.

H4: There is a relationship between service quality and the public university students' preferences for Islamic banking.

Service quality becomes an important factor for businesses when managing a service business. According to Abror (2019), a student will be satisfied if his or her perceived performance meets or exceeds his or her expectations. Several previous studies have found that the service quality of Islamic banks affects student loyalty and trust, namely, service quality, student satisfaction, student engagement and religiosity. Finally, student involvement affects student loyalty in a major and beneficial way.

2.5 Conceptual Framework

The purpose of this study is to identify factors influencing the preference among public university students in Malaysia towards Islamic Banking. This section discusses the theoretical framework's proposal. In general, the conceptual framework is to make an analysis with some variation and context. It can be used in different categories of work to create an overview relevant to the study. In addition, the conceptual framework as a guide for the understanding of researchers and readers about the main purpose of the study is done and it is used to differentiate concepts and organize ideas. To carry out the analysis in accordance with the framework, we put four hypotheses to the test. The following is our conceptual framework:

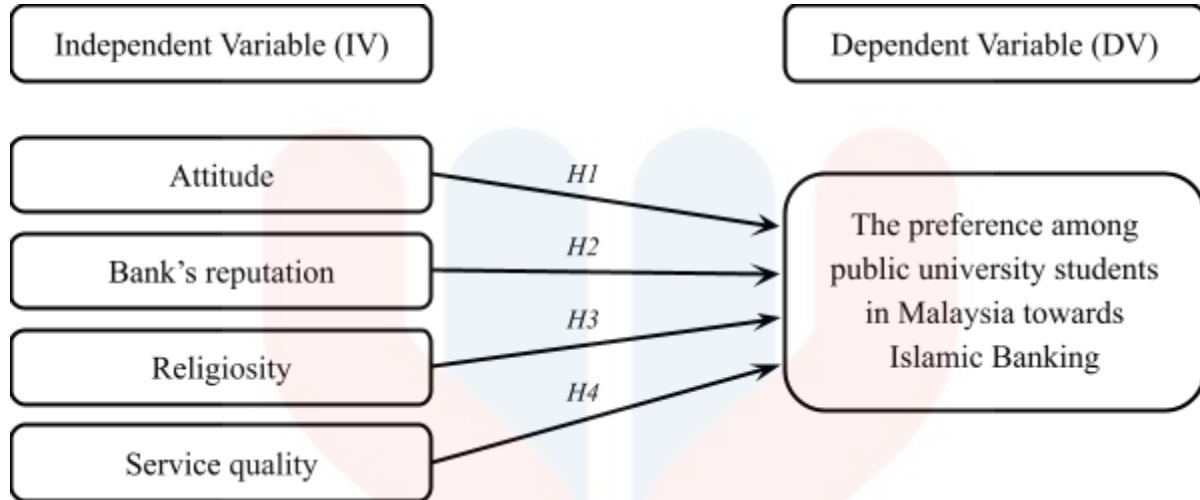


Figure 2.1: The Conceptual Framework.

2.6 Summary / Conclusion

To conclude, this chapter provided an overview of Islamic banking preferences, as well as literature on the study variables. The Theory of Planned Behavior (TPB) is the appropriate theory to use in this study because it clarifies the measurement factors in this study. In light of these theories and literature, the research framework for this study has been described in detail and put forth. Finally, we came up with some research hypotheses. The hypotheses proposed in this study are summarized in Table 2.1.

Table 2.1: The Proposed Hypotheses.

| No. | Hypotheses | Statement |
|-----|------------|--|
| 1. | H1 | There is a relationship between attitude and the public university students' preferences for Islamic banking. |
| 2. | H2 | There is a relationship between the bank's reputation and the public university students' preferences for Islamic banking. |
| 3. | H3 | There is a relationship between religiosity and the public university students' preferences for Islamic banking. |
| 4. | H4 | There is a relationship between service quality and the public university students' preferences for Islamic banking. |

CHAPTER 3

RESEARCH METHODS

3.1 Introduction

The proposed research model was evaluated using a variety of methods to determine whether or not it was compatible with the hypotheses and data collection procedure. This chapter provides an in-depth discussion of the research design, sampling techniques, questionnaire design and development, methods for measuring variables and constructs, data collection techniques, and statistical analysis techniques. A questionnaire served as the primary data source for this quantitative research.

3.2 Research Design

According to Sekaran and Bougie (2016), a research design is a plan for collecting, measuring, and analyzing data to answer particular research questions. Both qualitative and quantitative research designs are possible, but this study employed a quantitative design. Also, in this study, a questionnaire was used to conduct the survey. The sample group for this study consists of Malaysian students at a public university. They were selected to represent those who will respond to our survey about the factors why they prefer Islamic banking.

While primary data is the primary source for this study, secondary data is also used to provide context for the findings while considering the diverse perspectives of the students participating in the study. All data is analyzed using SPSS (Statistical Package for Social Science). SPSS can analyze, transform, and create patterns between data variables. The output is graphical, making it easier for the readers to understand.

3.3 Data Collection Methods

The study employs a quantitative approach. By using the quantitative method, the researchers easily gain and clarify much information from the respondents. Our sampling size is public university students in Malaysia who were selected to answer the questionnaire. It employs a questionnaire created in Google Form using an online method to make it easier for respondents to respond and collect data from them. We distribute questionnaires via social media platforms

such as WhatsApp, Facebook and Instagram. In this case, primary data is the data that was first collected by the researcher from the questionnaires distributed to each of the respondents. It is also referred to as first-hand information gathered by a researcher for research purposes. The questionnaire is the most widely used data collection technique because each respondent is asked to answer the same set of questions, allowing the research to collect many responses efficiently. Secondary data is also used to provide context for the findings while taking into account the diverse perspectives of the study’s participants.

3.4 Study Population

The following table is the number of students in public universities:

Table 3.1: The Number of Students in Public Universities.

| No. | Content | Students |
|--|--|----------------|
| 1. | Universiti Utara Malaysia (UUM) | 32,965 |
| 2. | Universiti Tun Hussein Onn Malaysia (UTHM) | 18,581 |
| 3. | Universiti Teknologi MARA (UiTM) | 188,701 |
| 4. | Universiti Teknologi Malaysia (UTM) | 32,900 |
| 5. | Universiti Teknikal Malaysia Melaka (UTeM) | 14,937 |
| 6. | Universiti Sultan Zainal Abidin (UniSZA) | 12,901 |
| 7. | Universiti Sains Malaysia (USM) | 31,674 |
| 8. | Universiti Sains Islam Malaysia (USIM) | 13,608 |
| 9. | Universiti Putra Malaysia (UPM) | 28,587 |
| 10. | Universiti Pertahanan Nasional Malaysia (UPNM) | 4,972 |
| 11. | Universiti Pendidikan Sultan Idris (UPSI) | 26,554 |
| 12. | Universiti Malaysia Terengganu (UMT) | 10,323 |
| 13. | Universiti Malaysia Sarawak (UNIMAS) | 16,551 |
| 14. | Universiti Malaysia Sabah (UMS) | 17,498 |
| 15. | Universiti Malaysia Perlis (UNIMAP) | 13,176 |
| 16. | Universiti Malaysia Pahang (UMP) | 13,607 |
| 17. | Universiti Malaysia Kelantan (UMK) | 11,058 |
| 18. | Universiti Malaya (UM) | 35,885 |
| 19. | Universiti Kebangsaan Malaysia (UKM) | 30,844 |
| 20. | Universiti Islam Antarabangsa Malaysia (UIAM) | 29,254 |
| Total Students of Public University | | 584,576 |

Sources: Education Statistics, 2020 by Department of Statistics, Malaysia.

A population is a distinct group that can be identified by at least one common characteristic for the purposes of data collection and analysis. This study examines the factors that influence customers’ preferences for Islamic banking. Therefore, the population of this study

consists of students at Malaysian public universities. Based on Table 3.1, the total number of students at public universities, according to the most recent data from DOSM, is 584,576, so the targeted population will consist of 584,576 students.

3.5 Sample Size

For research purposes, people who represent the general population are chosen as a sample size, and this group is referred to as a “sample”. Sample sizes that are insufficient or excessive can still have an impact on the quality and accuracy of research. The prefix “s” is commonly used when referring to sample size. The sample size of this study is determined by the number of Malaysian students in public universities. According to the most recent DOSM data, we acknowledge that there are a total number of 584,576 public university students. The following is the recommended sample size for this study:

Table 3.2: References using tables; Krejcie and Morgan (1970).

| <i>Table for Determining Sample Size of a Known Population</i> | | | | | | | | | |
|--|----|-----|-----|-----|-----|------|-----|--------|-----|
| N | S | N | S | N | S | N | S | N | S |
| 10 | 10 | 100 | 80 | 280 | 162 | 800 | 260 | 2800 | 338 |
| 15 | 14 | 110 | 86 | 290 | 165 | 850 | 265 | 3000 | 341 |
| 20 | 19 | 120 | 92 | 300 | 169 | 900 | 269 | 3500 | 346 |
| 25 | 24 | 130 | 97 | 320 | 175 | 950 | 274 | 4000 | 351 |
| 30 | 28 | 140 | 103 | 340 | 181 | 1000 | 278 | 4500 | 354 |
| 35 | 32 | 150 | 108 | 360 | 186 | 1100 | 285 | 5000 | 357 |
| 40 | 36 | 160 | 113 | 380 | 191 | 1200 | 291 | 6000 | 361 |
| 45 | 40 | 170 | 118 | 400 | 196 | 1300 | 297 | 7000 | 364 |
| 50 | 44 | 180 | 123 | 420 | 201 | 1400 | 302 | 8000 | 367 |
| 55 | 48 | 190 | 127 | 440 | 205 | 1500 | 306 | 9000 | 368 |
| 60 | 52 | 200 | 132 | 460 | 210 | 1600 | 310 | 10000 | 370 |
| 65 | 56 | 210 | 136 | 480 | 214 | 1700 | 313 | 15000 | 375 |
| 70 | 59 | 220 | 140 | 500 | 217 | 1800 | 317 | 20000 | 377 |
| 75 | 63 | 230 | 144 | 550 | 226 | 1900 | 320 | 30000 | 379 |
| 80 | 66 | 240 | 148 | 600 | 234 | 2000 | 322 | 40000 | 380 |
| 85 | 70 | 250 | 152 | 650 | 242 | 2200 | 327 | 50000 | 381 |
| 90 | 73 | 260 | 155 | 700 | 248 | 2400 | 331 | 75000 | 382 |
| 95 | 76 | 270 | 159 | 750 | 254 | 2600 | 335 | 100000 | 384 |

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

Krejcie and Morgan (1970) developed two methods for determining or obtaining the appropriate sample size for a study’s total population. We look forward to using the reference table that has been created instead of by calculation, as it seems prudent to use only one method

to avoid confusion. According to Table 3.2, the formula $N = S$ can be used to determine the sample size for a study. This study's population size (N) is 584,576. However, the number is not listed in the reference table. The total population size should therefore be rounded to the nearest listed number in the table. Consequently, the total population size of 584,576 should be rounded to 1,000,000. In that case, 384 is the total sample size for a population of 1,000,000 ($N = S/1,000,000 = 384$).

3.6 Sampling Techniques

In this study, a simple random sampling method will be utilized. Probability sampling provides an equal chance of selection for each sample. Each element of the population has a non-zero chance of being selected in a probability sample. This method of sampling determines the probability that our sample is representative of a population.

Simple random sampling, systematic sampling, stratified sampling, and cluster sampling are probability sampling methods. In this study, however, we employ simple random sampling, a type of probability sampling in which the researcher selects a subset of participants from the population at random. As much information as possible is collected from these random subsets. This method is the simplest of the probability sampling methods because it only involves a single random selection and requires minimal population information in advance. Because this method employs randomization, any study utilizing this sample should have high internal and external validity.

After using simple random sampling, snowball sampling was used to collect the data. Snowball is a technique that was created by respondents using random sample suggestions. Snowball is a type of non-probability sampling technique, and snowball sampling consists of selecting participants in order to find more individuals for the sample group. The purpose of this method is to obtain responses from the targeted circle.

3.7 Research Instrument Development

A survey questionnaire, which contains questions specific to the study, is the main tool being used in this study. To be more precise, the testing instrument would be a self-administered questionnaire. A self-administered questionnaire is a series of questions designed to collect data

from respondents, and they can complete the questionnaire without the intervention of researchers during the data collection process.

3.7.1 Questionnaire Design

In this study, the main method will be a questionnaire. It will get the data from those who fill out the survey. The questions in Section A are all about the respondent's background information, such as gender, age, race, religion, level of education, university, income level, and whether or not they use Islamic banks. There is a simple-choice question, and also determinant-choice question, which is a fixed-alternative question that gives the respondent more than one choice.

Then in section B of the questionnaire, there are four parts, each with a minimum of two questions, used to measure the dependent variable, which is the respondents' preference for Islamic banks, and the other questions are based on four independent variables, which are the factors that influence preference, namely attitude, bank's reputation, religiosity, and service quality. Also, each of the questions in Section B of the questionnaires were graded using an interval scale with a 5-point Likert scale. The goal of the Likert Scale rating method is to figure out how people feel about something by letting them say how strongly they agree or disagree with questions that range from very positive to very negative. On a 5-point scale, 1 = strongly disagree, 2 = disagree, 3 = least agree, 4 = agree, and 5 = strongly agree.

3.7.2 Pilot Test

Before collecting data, a pilot study can help determine the protocol's dependability, potential issues, and the usefulness and efficiency of the chosen method. For further explanation, subgroups of the sample required for this study will be utilized for a pilot test. This is an experiment that will help us determine what is wrong with the questionnaire survey before sending it to the majority of respondents. It also avoids questions and responses with unclear or ambiguous meanings.

Due to this, the pilot test will aid in the reduction of questionnaire errors and the collection of accurate data during the primary data collection process. The 10 percent of our pilot test will be calculated by multiplying the total number of survey respondents (384) by 10%. Then, we will select 38 individuals from our total sample size to participate in our pilot test.

3.8 Measurement of the Variables

The measurement scale is a tool for determining the degree to which individuals differ on the study's critical variables. There are four types of scales, including nominal, ordinal, interval, and ratio. In this study, the questionnaire will serve as the instrument of inquiry. The questionnaire will therefore use nominal, interval, and ratio measurement scales. In this research, ordinal scales are not used to measure anything.

The two parts of the questionnaire are labeled as Section A and Section B. The nominal and ratio scales will be used in Section A, which will inquire about the demographics of the survey respondents. Section B, on the other hand, created an interval scale for both dependent and independent variables by employing the framework developed in the previous studies. In addition, 5-point Likert scales are used in this second section to collect accurate data. Since the data from this questionnaire will be analyzed, researchers will be able to examine each scale's variable.

3.8.1 Nominal Scale

Variables that are nominal are grouped, and their values cannot be sorted. This scale is typically used with qualitative variables. Organizing subjects into distinct groups or categories will prove beneficial to researchers. In questionnaires, the nominal scale includes questions about the respondent's gender (male or female), age (19 to over 24), race (Malay, Chinese, or other), level of education (diploma to professional certificate), universities, income level, and whether or not they use Islamic banks. All of these questions will be grouped together in order to determine the demographic profile of each respondent.

3.8.2 Interval Scale

Interval scale indicates that the variable's values can be ranked, and that the differences between the values indicate the distance between the values. Along a continuum, intervals have points that are the same distance apart. The Likert scale, one of the most fundamental psychometric instruments, is frequently employed in educational and social science research (Ankur et al, 2015). This scale is based on quantitative characteristics. On a Likert scale, preference is indicated by any number between 1 and 5. This scale lacks a genuine "zero". It sorts things into

groups to illustrate how they differ and provides a meaningful arrangement. We used mean, mode, median, and standard deviation to determine the predominant trend in this study. In addition, a 5-point Likert scale is used to determine the degree of agreement or disagreement between the statements. The scale is composed of strongly disagree (1), disagree (2), neutral (3), agree (4) and strongly agree (5). In Section B of surveys, this Likert scale is utilized.

3.8.3 Ratio Scale

Ratio is the difference between the distances between the values, and if defined as a variable, the ratio of values has a true zero point. This implies that an even number of zeros will also have significance. In Section A of the questionnaires, the ratio scale was used to determine the age and income level of respondents.

3.9 Procedure for Data Analysis

3.9.1 Data Processes and Data Analysis

After all of the data had been gathered, they were entered into the Statistical Package for the Social Sciences (SPSS) software so that it could be analyzed and the hypotheses could be tested. SPSS will be used to perform computations and analyses on the information that was gathered for this study. Also, SPSS is a versatile and adaptable computer programme that can execute a wide variety of statistical procedures. It is utilized in a wide variety of fields and can be installed on any computer. In total, 384 questionnaires will be sent out to various public universities, and then the collected data will be compiled and analyzed. One of the most helpful things to do is to express the relative frequency of the survey responses.

3.9.2 Descriptive Analysis

A descriptive analysis will be conducted to describe the characteristics of the data with the aid of mean, median, standard deviation, variance, range, and percentile. This is a way to summarize the gathered information and explain what occurred in the sample. Therefore, descriptive analysis can assist researchers in examining factors that influence, which will bring the conclusions of this research. Then, these values will be modified. The results are discussed in greater detail in Chapter 4.

3.9.3 Reliability Test

According to Rosaroso (2015), test reliability is essential, regardless of whether it is a written test, a performance evaluation, an informal observation, or a set of questions. Therefore, reliability is also known as consistency or the capacity to repeatedly measure the same thing. It relates to the effectiveness of the measuring instrument. A dependable scale is also one that can be utilized repeatedly with the same results. Measuring and calculating quantitative data intervals and ratios is central to establishing reliability. Cronbach alpha is a standard reliability measure for instruments. We use it to determine an instrument's reliability by calculating its reliability coefficient. This is the most common method for determining an instrument's dependability, as it examines the consistency of the entire scale. Cronbach alpha is a reliability coefficient that indicates the extent to which one set of items or variables is positively related to another. This test is designed to ensure that the measurements are accurate and consistently yield the same results. It demonstrates the reliability and consistency of the measurements over time.

3.9.4 Normality Test

The objective of the normality test is to determine whether or not the data set is distributed normally or to calculate the degree to which a random variable is expected to be normally distributed. Normality must be assumed before inferential analysis can proceed (Mishra et al., 2019). According to Orcan (2020), skewness and kurtosis are terms that refer to the shape of the distribution. The closer the values of skewness and kurtosis are to zero, the closer the observed distribution is to being normal. The fact that both skewness and kurtosis have positive values indicates that the distribution in question is positively skewed and has more peaks than a normal distribution. Negative values for skewness and kurtosis, on the other hand, indicate that the distribution is unfavorably skewed and more flat.

3.9.5 Pearson Correlation Coefficient

Correlations between variables can be measured using a variety of different coefficients. Two variables are correlated using the Pearson Correlation Coefficient, which measures the strength and direction of the linear relationship between them. According to Akoglu (2018), a linear relationship between two variables is tested using data from the two variables. To begin, a scatter plot is used to verify the linearity of the relationship, and then a parametric test is used to

calculate Pearson's r . In a sample, the Pearson correlation coefficient is represented by r , whereas in the population from which the sample was drawn, it is represented by ρ . To denote the coefficient, r stands for "response coefficient", which can take any value from -1 to +1. As a result, there is a strong relationship between two or more variables if the correlation coefficient is high; conversely, there is no correlation if the correlation coefficient is low.

3.10 Summary / Conclusion

To conclude, each study has its own research methods according to the type of study conducted. In addition, the research used must be appropriate to the objectives of the study. It is very important in conducting research to obtain authentic and quality information. With methods, the study will be more organized and will get better research results. It can also be considered as an initial planning towards which a study will be taken either towards success or otherwise. This chapter detailed how the questionnaire was created and how it can be used in this study. The researchers also explain what each question is about and how it is used. Through it, the researcher was able to determine the factors influencing the preference among public university students in Malaysia towards Islamic Banking. By the end of this chapter, all of the components of this study should be able to be used in future studies.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 Introduction

In this chapter, the objective is to interpret the data collected from the 384 questionnaires that we have distributed. The questionnaires are distributed to public university students in Malaysia. The data acquired is analyzed and processed using the Statistical Package for Social Science (SPSS) Version 29. This chapter begins with preliminary analyses of pilot test data by examining the reliability test. Then, we analyze the demographic profiles of respondents based on the collected data. After that, the descriptive analysis will be evaluated through tables in order to denote the particulars of the respondents, which include gender, age, race, religion, level of education, type of university, experience of doing financial transactions in Islamic banking, and the availability of an account at Islamic banking. Next, followed by validity and reliability testing, normality testing, Pearson correlation coefficient analysis, hypothesis testing, and a summary or conclusion.

4.2 Preliminary Analysis

4.2.1 Pilot Test

Because of its emphasis on ensuring internal consistency, the Cronbach's alpha method is utilized when conducting tests of reliability. According to Mohammad Jais et al. (2020), a Cronbach's alpha coefficient with a value between 0.6 and 0.8 is considered moderate and acceptable. Due to the significant impact of the number of items on the Cronbach's Alpha measurement, it is possible to accept a lower value for this statistic when the variable indicators consist of only two or three items. The researchers conducted a pilot test with 38 participants as part of this research; the results of the pilot test's reliability test were then used to determine the validity of the variables. The results of Cronbach's alpha scales for each variable are presented in Table 4.1 so that it can be determined whether or not the instrument satisfies the reliability criteria.

Table 4.1: Scale of Cronbach's Alpha.

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

Source: Adapted from Chua et al. (2020)

4.2.2 Reliability Test for Pilot Test

Table 4.2: Reliability Analysis; Pilot Test.

| No. | Variables | Cronbach's Alpha | No of Items | Level of Reliability |
|-----|-------------------|------------------|-------------|----------------------|
| 1. | Preferences | 0.895 | 6 | Good |
| 2. | Attitude | 0.915 | 5 | Excellent |
| 3. | Service Quality | 0.909 | 5 | Excellent |
| 4. | Bank's Reputation | 0.815 | 5 | Good |
| 5. | Religiosity | 0.795 | 5 | Acceptable |

Based on Table 4.2, in order to determine how reliable the data were, the pilot test made use of Cronbach's alpha. The value of Cronbach's alpha that was determined to have been obtained for the variables is greater than 0.7, with a range that goes from 0.795 to 0.915. As a result, this suggested that the measurements for all variables used in the pilot test are reliable in this study. In light of this, once the value for Cronbach's alpha has been determined, the researcher will begin the actual data collection and distribute the questionnaire to individuals in the target population.

4.3 Demographic Profile of Respondents

Table 4.3: Demographic Data; Gender.

| No. | Descriptions | Frequency | Percentage |
|------------------|--------------|------------|--------------|
| 1. Gender | | | |
| | Male | 146 | 38.0 |
| | Female | 238 | 62.0 |
| | Total | 384 | 100.0 |

Table 4.3 shows the frequency and percentages of male and female respondents to this research. There were 146 males and 238 females responding to the 384 sets of questionnaires. It also represents 38.0% of male respondents and 62.0% of female respondents who took part in the questionnaire.

Table 4.4: Demographic Data; Age.

| No. | Descriptions | Frequency | Percentage |
|---------------|------------------------|------------|--------------|
| 2. Age | | | |
| | 20 years old and below | 51 | 13.3 |
| | 21 - 22 years old | 90 | 23.4 |
| | 23 - 24 years old | 178 | 46.4 |
| | 25 years old and above | 65 | 16.9 |
| | Total | 384 | 100.0 |

Table 4.4 shows the frequency and percentages of different age groups of respondents in this research. There are four groups of age, which are: 20 years old and below; 21–22 years old; 23–24 years old; and 25 years old and above. In this study, 51 respondents are 20 years old and below, accounting for only 13.3% of the total. Only 23.4% of those polled are between the ages of 21 and 22. Only 46.4% of those polled are between the ages of 23 and 24. While 65 respondents, which represents 16.9%, are in the range of 25 years old and above. Overall, there were 384 respondents to this survey.

Table 4.5: Demographic Data; Race.

| No. | Descriptions | Frequency | Percentage |
|----------------|--------------|------------|--------------|
| 3. Race | | | |
| | Malay | 258 | 67.2 |
| | Chinese | 62 | 16.1 |
| | Indian | 51 | 13.3 |
| | Others | 13 | 3.4 |
| | Total | 384 | 100.0 |

The questionnaires have been distributed to 384 respondents of different races, including Malay, Chinese, Indian, and others. According to Table 4.5, 67.2% of the 258 respondents are Malay, representing the majority of the questionnaire respondents. Furthermore, 62 Chinese respondents (16.1%) and 51 Indian respondents (13.3%) responded to the 384 sets of questionnaires. Others account 3.4% for the remaining of 13 respondents.

Table 4.6: Demographic Data; Religion.

| No. | Descriptions | Frequency | Percentage |
|--------------------|--------------|------------|--------------|
| 4. Religion | | | |
| | Islam | 266 | 69.3 |
| | Buddha | 47 | 12.2 |
| | Hindu | 41 | 10.7 |
| | Christian | 30 | 7.8 |
| | Total | 384 | 100.0 |

The questionnaires have been distributed to 384 respondents with different religions, which are Islam, Buddha, Hindu, and Christian. According to Table 4.6, 266 respondents (69.3%) are Islam, constituting the majority of questionnaire respondents. Furthermore, 47 Buddha respondents (12.2%) and 41 Hindu respondents (10.7%) responded to the 384 sets of questionnaires. The 30 Christian respondents represent 7.8% of all respondents. Besides, none of them are from other religions.

Table 4.7: Demographic Data; Level of Education.

| No. | Descriptions | Frequency | Percentage |
|------------------------------|--|------------|--------------|
| 5. Level of Education | | | |
| | Diploma & Equivalent | 86 | 22.4 |
| | Bachelor's Degree | 250 | 65.1 |
| | Master's Degree | 29 | 7.6 |
| | PhD | 9 | 2.3 |
| | Professional Certificate (Eg: ACCA / CPA / CFA / CIMA) | 10 | 2.6 |
| | Total | 384 | 100.0 |

Table 4.7 shows the 384 respondents' level of education. The statistics above show that the majority of respondents have a bachelor's degree. There are 250 respondents (65.1%) who hold a bachelor's degree. From a total of 384 responses, 86 represent 22.4% of diploma and equivalent responses. Besides that, 29 respondents (7.6%) are entitled to a master's degree, and 9 respondents (2.3%) are holders of a PhD. The remaining questionnaire was completed by 10 respondents (2.6%) who have a professional certificate (e.g., ACCA, CPA, CFA, or CIMA).

Table 4.8: Demographic Data; Your Type of University.

| No. | Descriptions | Frequency | Percentage |
|-----------------------------------|---|-----------|------------|
| 6. Your Type of University | | | |
| | Universiti Malaya (UM) | 43 | 11.2 |
| | Universiti Sains Malaysia (USM) | 35 | 9.1 |
| | Universiti Kebangsaan Malaysia (UKM) | 23 | 6 |
| | Universiti Putra Malaysia (UPM) | 29 | 7.6 |
| | Universiti Teknologi Malaysia (UTM) | 15 | 3.9 |
| | Universiti Teknologi MARA (UiTM) | 43 | 11.2 |
| | Universiti Islam Antarabangsa Malaysia (UIAM) | 20 | 5.2 |
| | Universiti Utara Malaysia (UUM) | 29 | 7.6 |
| | Universiti Malaysia Sarawak (UNIMAS) | 9 | 2.3 |

| | | |
|--|------------|--------------|
| Universiti Malaysia Sabah (UMS) | 10 | 2.6 |
| Universiti Pendidikan Sultan Idris (UPSI) | 22 | 5.7 |
| Universiti Sains Islam Malaysia (USIM) | 6 | 1.6 |
| Universiti Malaysia Terengganu (UMT) | 15 | 3.9 |
| Universiti Tun Hussein Onn Malaysia (UTHM) | 10 | 2.6 |
| Universiti Teknikal Malaysia Melaka (UTeM) | 10 | 2.6 |
| Universiti Malaysia Pahang (UMP) | 9 | 2.3 |
| Universiti Malaysia Perlis (UniMAP) | 6 | 1.6 |
| Universiti Sultan Zainal Abidin (UniSZA) | 5 | 1.3 |
| Universiti Malaysia Kelantan (UMK) | 41 | 10.7 |
| Universiti Pertahanan Nasional Malaysia (UPNM) | 4 | 1 |
| Total | 384 | 100.0 |

Table 4.8 shows the 384 respondents' "type of university". The statistics above show that the majority of respondents are from Universiti Malaya (UM) and Universiti Teknologi MARA (UiTM). There are 43 respondents (11.2%) from Universiti Malaya (UM) and 43 respondents (11.2%) from Universiti Teknologi MARA (UiTM). 41 respondents represent 10.7% of Universiti Malaysia Kelantan (UMK) from the total of 384 respondents. Besides that, 35 respondents (9.1%) are from Universiti Sains Malaysia (USM). Following that, 29 respondents (7.6%) are from Universiti Putra Malaysia (UPM), and 29 respondents (7.6%) are from Universiti Utara Malaysia (UUM). Furthermore, 23 respondents (6%) are from Universiti Kebangsaan Malaysia (UKM).

Moreover, 22 respondents (5.7%) are from the Universiti Pendidikan Sultan Idris (UPSI). In addition, 15 respondents (3.9%) are from Universiti Teknologi Malaysia (UTM), and 15 respondents (3.9%) are from Universiti Malaysia Terengganu (UMT). To add on, 10 respondents (2.6%) are from Universiti Malaysia Sabah (UMS), 10 respondents (2.6%) are from Universiti Tun Hussein Onn Malaysia (UTHM), and 10 respondents (2.6%) are from Universiti Teknikal Malaysia Melaka (UTeM). Plus, 9 respondents (2.3%) are from Universiti Malaysia Sarawak (UNIMAS), and 9 respondents (2.3%) are from Universiti Malaysia Pahang (UMP). Following that, 6 (1.6%) are Universiti Sains Islam Malaysia (USIM) and 6 (1.6%) are Universiti Malaysia Perlis (UniMAP). Additionally, 5 respondents (1.3%) are from Universiti Sultan Zainal Abidin

(UniSZA). The remaining questionnaire was completed by 4 respondents (1%) who are from Universiti Pertahanan Nasional Malaysia (UPNM).

Table 4.9: Demographic Data; Experience of Doing Financial Transactions.

| No. | Descriptions | Frequency | Percentage |
|---|--------------|------------|--------------|
| 7. Have you had any experience of doing financial transactions in the Islamic Banking? | | | |
| | I have | 292 | 76.0 |
| | I haven't | 92 | 24.0 |
| | Total | 384 | 100.0 |

Table 4.9 shows that of the 384 respondents, either they had any experience doing financial transactions in Islamic banking or not. The statistics above show that the questionnaire has been mostly distributed to “I have”. There are 292 respondents (76.0%) from different public universities who responded “I have” to the questionnaire. Followed by the 92 who choose to pick “I haven’t”, which represent 24.0% of the total respondents.

Table 4.10: Demographic Data; Availability of Account at the Islamic Banking.

| No. | Descriptions | Frequency | Percentage |
|--|--------------|------------|--------------|
| 8. Do you have an account at the Islamic Banking? | | | |
| | Yes | 303 | 78.9 |
| | No | 81 | 21.1 |
| | Total | 384 | 100.0 |

Table 4.10 shows that of the 384 respondents, either they have an account with Islamic banking or not. The statistics above show that the questionnaire has mostly answered “yes”. There are 303 respondents (78.9%) from different public universities who responded “yes” to the questionnaire. Followed by the 81 who chose to pick “no”, which represent 21.1% of the total respondents.

4.4 Descriptive Analysis

4.4.1 Preferences

Table 4.11 shows the descriptive statistics of variable preferences. Under the variable preference towards Islamic banking and in the response, mean and standard deviation are determined, and each item based on the obtained mean and standard deviation is: I prefer the profitability offered by the Islamic banking (Mean and std. deviation= 4.12; 0.911); I prefer the reputation and status of the Islamic banking (Mean and std. deviation= 4.16; 0.904); I prefer the services and facilities of the Islamic banking (Mean and std. deviation= 4.16; 0.919); I prefer the risks associated with Islamic banking (Mean and std. deviation= 4.17; 0.910); I prefer Shariah compliant in Islamic banking (Mean and std. deviation= 4.17; 0.901); and I prefer with Islamic banking (Mean and std. deviation= 4.12; 0.911).

The findings indicated that among the key preferences of Malaysian public university students toward Islamic banking, the risks associated with and Shariah compliance of Islamic banking should be ranked first, followed by services and facilities, and the reputation and status of Islamic banking should be ranked second. On the other hand, the respondents showed agreement with the statement produced and stated that respondents will prefer with Islamic banking and the profitability offered if they better understand their system. Likewise, a high response has been seen to the statement that respondents prefer the risks and Shariah compliance of Islamic banking.

Table 4.11: Descriptive Statistics; Preferences.

| No. | Descriptions | N | Mean | Std. Deviation |
|-----|--|-----|------|----------------|
| 1. | I prefer the profitability offered by the Islamic banking. | 384 | 4.12 | .911 |
| 2. | I prefer the reputation and status of the Islamic banking. | 384 | 4.16 | .904 |
| 3. | I prefer the services and facilities of the Islamic banking. | 384 | 4.16 | .919 |
| 4. | I prefer the risks associated with Islamic banking. | 384 | 4.17 | .910 |
| 5. | I prefer Shariah compliant in Islamic banking. | 384 | 4.17 | .901 |
| 6. | I prefer with Islamic banking. | 384 | 4.12 | .911 |

4.4.2 Attitude

The attitude of public university students in Malaysia towards Islamic banking has a significant impact on their preferences. Table 4.12 indicated the factors influencing the preference. The most concerning factor in the attitude is that Islamic banking is reliable, which is ranked highest (Mean and std. deviation= 4.20; 0.921). The second most influential factor which Islamic banking is beneficial (Mean and std. deviation= 4.16; 0.924). Islamic banking is a wise decision, the third best option (Mean and std. deviation= 4.12; 0.893). Islamic banking convinces me (Mean and std. deviation= 4.11; 0.909), which shows the respondents strongly agree with the statement that Islamic banking convinces students about their products and services. Islamic banking is a pleasant experience and is ranked as the lowest (Mean and std. deviation= 4.11; 0.901). This might be the reason for the low preference from the students, given their confidence and their positive experience with Islamic banking. The findings of the section show that preference towards Islamic banking can be enhanced if institutions know how to increase customers' confidence and positive experiences with Islamic banking.

Table 4.12: Descriptive Statistics; Attitude.

| No. | Descriptions | N | Mean | Std. Deviation |
|-----|---|-----|------|----------------|
| 1. | Islamic banking convinces me. | 384 | 4.11 | .909 |
| 2. | Islamic banking is beneficial. | 384 | 4.16 | .924 |
| 3. | Islamic banking is a wise decision. | 384 | 4.12 | .893 |
| 4. | Islamic banking is a pleasant experience. | 384 | 4.11 | .901 |
| 5. | Islamic banking is reliable. | 384 | 4.20 | .921 |

4.4.3 Service Quality

The important variables are the interlinking variables and factors influencing the behavior of preference for Islamic banking among service quality. Table 4.13 shows the variable's findings, which show that their friendliness of bank personnel (Mean and std. deviation= 4.07; 0.971). Islamic banking provides fast and efficient service (Mean and std. deviation= 4.11; 0.929). Islamic banking offers a wide range of services (Mean and std. deviation= 4.12; 0.895). Islamic banking employees are knowledgeable about their products and operations (Mean and std. deviation= 4.14; 0.880). Islamic banking prioritizes good customer relationships (Mean and std. deviation= 4.14; 0.877).

The findings indicated that Islamic banking employees are knowledgeable about their products and operations, which is ranked highly, but that Islamic banking also prioritizes good customer relationships, which is also ranked highly. Most of the respondents claimed they find that Islamic banking employees are knowledgeable and provide the best information to attract customers in a good way. Islamic banking's broad range of services is ranked third, and Islamic banking's provision of fast and efficient service is ranked fourth. Finally, bank personnel friendliness is found to be lower ranked in Islamic banking because customers and investors claim they are always looking for the best service quality banks, ethically, and so on, so these variables are intended to improve service quality by increasing bank personnel friendliness.

Table 4.13: Descriptive Statistics; Service Quality.

| No. | Descriptions | N | Mean | Std. Deviation |
|-----|--|-----|------|----------------|
| 1. | Islamic banking friendliness of their bank personnel. | 384 | 4.07 | .971 |
| 2. | Islamic banking provision of fast and efficient service. | 384 | 4.11 | .929 |
| 3. | Islamic banking wide range of services they provide. | 384 | 4.12 | .895 |
| 4. | Islamic banking employees are knowledgeable about their products and operations. | 384 | 4.14 | .880 |
| 5. | Islamic banking prioritizes good customer relationships. | 384 | 4.14 | .877 |

4.4.4 Bank's Reputation

The reputation of the bank has a significant influence on the preference towards Islamic banking. The findings extracted in Table 4.14 show that Islamic banking has a good reputation in the banking industry (Mean and std. deviation= 4.17; 0.919). Islamic banking has been trusted by many investors around the world (Mean and std. deviation= 4.16; 0.904). In general, Islamic banking has high positive customer feedback (Mean and std. deviation= 4.17; 0.910) and its ethics reflect the bank's good reputation (Mean and std. deviation= 4.17; 0.901). Islamic banking is internationally recognised (Mean and std. deviation= 4.12; 0.911). The bank's reputation for receiving positive customer feedback and the ethics that support that reputation are ranked first in this section. They are followed by a company that has a good reputation in the banking industry and has been trusted by many investors around the world. In contrast, because most customers believe conventional banking has a better reputation, Islamic banking has a lower level of international recognition.

Table 4.14: Descriptive Statistics; Bank's Reputation.

| No. | Descriptions | N | Mean | Std. Deviation |
|-----|--|-----|------|----------------|
| 1. | Islamic banking is internationally recognized. | 384 | 4.12 | .911 |
| 2. | Islamic banking has been trusted by many investors around the world. | 384 | 4.16 | .904 |
| 3. | Islamic banking has a good reputation in the banking industry. | 384 | 4.16 | .919 |
| 4. | Islamic banking has high positive customer feedback. | 384 | 4.17 | .910 |
| 5. | Islamic banking ethics reflect the bank's good reputation. | 384 | 4.17 | .901 |

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4.4.5 Religiosity

In the context of preference for religion, this is a significantly important factor. The findings in Table 4.15 are clear, indicating that study participants provided a moderately agreeable response to the questionnaire questions. Islamic banking is my religious obligation (Mean and std. deviation= 4.21; 1.005). Islamic banking prioritizes Islamic business ethics (Mean and std. deviation= 4.30; 0.914). Islamic banking provides a Shariah-compliant alternative (Mean and std. deviation = 4.29; 0.941). Islamic banking prohibits Riba' (interest) (Mean and std. deviation = 4.33; 0.941). Finally, Islamic banking is my understanding of halal and haram business practices (Mean and std. deviation = 4.25; 1.045).

Most of the respondents show a moderately agreeable response to the religiosity-related factors on preference towards Islamic banking, indicating that Islamic banking is prohibited by Riba' (interest), which shows high interest and ranks as the highest factor in the variable. In contrast, customers do not simply think that Islamic banking is for their religious obligations because they believe it can be used by many religions and races in Malaysia. However, a moderately agreeable response from the respondents on their preference for religiosity shows they prioritize Islamic business ethics. Since many respondents mentioned in our general survey questions that they have an Islamic bank account, that is the one reason they know that Islamic banking provides a Shariah-compliant alternative. The finding of Islamic banking is my understanding of halal and haram business practices, showing a moderately agreeable response, which leads to the overall result of this section being moderately agreeable, but if in the future more questions are added, this might change the outcome.

Table 4.15: Descriptive Statistics; Religiosity.

| No. | Descriptions | N | Mean | Std. Deviation |
|-----|--|-----|------|----------------|
| 1. | Islamic banking is my religious obligation. | 384 | 4.21 | 1.005 |
| 2. | Islamic banking prioritizes Islamic business ethics. | 384 | 4.30 | .914 |
| 3. | Islamic banking provides a Shariah-compliant alternative. | 384 | 4.29 | .941 |
| 4. | Islamic banking prohibits Riba' (interest). | 384 | 4.33 | .941 |
| 5. | Islamic banking is my understanding of halal and haram business practices. | 384 | 4.25 | 1.045 |

4.5 Validity and Reliability Test

When evaluating a measurement instrument, one of the most important factors to consider is its reliability. In order to improve the precision of an evaluation, it is of the utmost importance that questionnaires administered as part of a research project are reliable. As shown in Table 4.1, the Cronbach's Alpha rule is utilized in reliability analysis, which is used to evaluate the degree of precision of research studies. Presented below is the reliability test for the actual data, which includes both dependent and independent variables.

4.5.1 Preferences – (Dependent Variable)

Table 4.16: Reliability Analysis; Preferences.

| No. | Variables | Cronbach's Alpha | No of Items | Level of Reliability |
|-----|-------------|------------------|-------------|----------------------|
| 1. | Preferences | 0.964 | 6 | Excellent |

Based on Table 4.16, which is shown above, Cronbach's alpha for the preferences is 0.964. It is shown that 96.4% of the questions used in this research in order to measure the dependent variables are reliable. Since the Cronbach's Alpha value is 0.964 more than the coefficient alpha of 0.90, it has been shown that the four independent variables that are used to explain the dependent variable have excellent reliability.

4.5.2 Attitude – (Independent Variable I)

Table 4.17: Reliability Analysis; Attitude.

| No. | Variables | Cronbach's Alpha | No of Items | Level of Reliability |
|-----|-----------|------------------|-------------|----------------------|
| 2. | Attitude | 0.958 | 5 | Excellent |

Based on Table 4.17, the Cronbach's Alpha of the first independent variable, Attitude on preferences toward Islamic banking, is 0.958. It has been shown that 95.8% of the questions used in this study to test the independent variable are reliable. Since this number is higher than the coefficient alpha of 0.90, it is considered to have an excellent level of reliability.

4.5.3 Service Quality – (Independent Variable II)

Table 4.18: Reliability Analysis; Service Quality.

| No. | Variables | Cronbach's Alpha | No of Items | Level of Reliability |
|-----|-----------------|------------------|-------------|----------------------|
| 3. | Service Quality | 0.950 | 5 | Excellent |

Based on Table 4.18, Cronbach's alpha value for the second independent variable, service quality, is 0.950. It is shown that 95.0% of the questions used in this research to test the product quality are reliable, and since it is larger than the coefficient alpha of 0.90, it can be classified as having excellent reliability.

4.5.4 Bank's Reputation – (Independent Variable III)

Table 4.19: Reliability Analysis; Bank's Reputation.

| No. | Variables | Cronbach's Alpha | No of Items | Level of Reliability |
|-----|-------------------|------------------|-------------|----------------------|
| 4. | Bank's Reputation | 0.954 | 5 | Excellent |

Based on Table 4.19, Cronbach's alpha value for the third independent variable, the bank's reputation, is 0.954. It is shown that 95.4% of the questions used in this research to test the bank's reputation are reliable, and since it is larger than the coefficient alpha of 0.90, it can be classified as having excellent reliability.

4.5.5 Religiosity – (Independent Variable IV)

Table 4.20: Reliability Analysis; Religiosity.

| No. | Variables | Cronbach's Alpha | No of Items | Level of Reliability |
|-----|-------------|------------------|-------------|----------------------|
| 5. | Religiosity | 0.962 | 5 | Excellent |

Based on Table 4.20, Cronbach's alpha value for the fourth independent variable, religiosity, is 0.962. It is shown that 96.2% of the questions used in this research to test religiosity are reliable,

and since its reliability is greater than the coefficient alpha of 0.90, it can be classified as having excellent reliability.

4.6 Normality Test

The normality test is used to determine whether or not the sample data is normally distributed. Table 4.21 displays the normality test results, which include skewness and kurtosis statistics, standard error, and mean for each variable.

Table 4.21: Normality Test; Skewness and Kurtosis.

| No. | Variables | Mean | Skewness | | Kurtosis | |
|-----|-------------------|-------|------------|------------|------------|------------|
| | | | Statistics | Std. Error | Statistics | Std. Error |
| 1. | Preferences | 4.152 | -0.959 | 0.125 | 0.361 | 0.248 |
| 2. | Attitude | 4.140 | -0.995 | 0.125 | 0.670 | 0.248 |
| 3. | Service Quality | 4.115 | -0.837 | 0.125 | 0.149 | 0.248 |
| 4. | Bank's Reputation | 4.158 | -0.972 | 0.125 | 0.385 | 0.248 |
| 5. | Religiosity | 4.278 | -1.142 | 0.125 | 0.417 | 0.248 |

Table 4.21 displays the results of the dependent variable, which is preferences, and the independent variables, which are attitude, service quality, bank reputation, and religiosity. The distribution of the results appears to be approximately normal. The value must fall somewhere between -2 and 2, and as a result, the sample's data distribution is considered to be normally distributed. The table also reveals that the skewness value for preferences is -0.959 and the kurtosis value is 0.361. The skewness of the independent variables attitude, service quality, bank reputation, and religiosity is -0.995, -0.837, -0.972, and -1.142 respectively. In contrast, the kurtosis for these variables is 0.670, 0.149, 0.385, and 0.417 respectively. Z-value is determined by dividing the values of skewness and kurtosis by the standard error. If the Z-value falls between -1.960 and +1.960, then the sample data would be approximately normally distributed. In that case, the dependent variable as well as the independent variable are considered to be normal.

4.7 Pearson Correlation Coefficient Analysis

Table 4.22: Pearson's Correlation Analysis.

| Variables | Items | P | AT | SQ | BR | R |
|------------------------|---------------------|---------|---------|---------|---------|---------|
| Preferences (P) | Pearson Correlation | 1 | 0.886** | 0.907** | 0.997** | 0.871** |
| | Sig. (2-tailed) | | <.001 | <.001 | <.001 | <.001 |
| | N | 384 | 384 | 384 | 384 | 384 |
| Attitude (AT) | Pearson Correlation | 0.886** | 1 | 0.900** | 0.888** | 0.871** |
| | Sig. (2-tailed) | <.001 | | <.001 | <.001 | <.001 |
| | N | 384 | 384 | 384 | 384 | 384 |
| Service Quality (SQ) | Pearson Correlation | 0.907** | 0.900** | 1 | 0.908** | 0.839** |
| | Sig. (2-tailed) | <.001 | <.001 | | <.001 | <.001 |
| | N | 384 | 384 | 384 | 384 | 384 |
| Bank's Reputation (BR) | Pearson Correlation | 0.997** | 0.888** | 0.908** | 1 | 0.877** |
| | Sig. (2-tailed) | <.001 | <.001 | <.001 | | <.001 |
| | N | 384 | 384 | 384 | 384 | 384 |
| Religiosity (R) | Pearson Correlation | 0.871** | 0.871** | 0.839** | 0.877** | 1 |
| | Sig. (2-tailed) | <.001 | <.001 | <.001 | <.001 | |
| | N | 384 | 384 | 384 | 384 | 384 |

****.**Correlation is significant at the 0.01 level (2-tailed).

Table 4.23: Interpretation of the Correlation Coefficient.

| No. | Size of Correlation | Interpretation |
|-----|---------------------|--|
| 1. | 1.00 | Perfect Positive/Negative Correlation. |
| 2. | ±0.90 to ±0.99 | Very High Positive/Negative Correlation. |
| 3. | ±0.70 to ±0.90 | High Positive/Negative Correlation. |
| 4. | ±0.50 to ±0.70 | Moderate Positive/Negative Correlation. |
| 5. | ±0.30 to ±0.50 | Low Positive/Negative Correlation. |
| 6. | ±0.10 to ±0.30 | Very low Positive/Negative Correlation. |
| 7. | ±0.00 to ±0.10 | Markedly Low and Negligible Positive/Negative Correlation. |

4.7.1 Correlation between Attitude and Preference towards Islamic Banking

Table 4.24: Pearson’s Correlation Analysis; Attitude and Preference.

| Variables | Items | P | AT |
|-----------------|---------------------|---------|---------|
| Preferences (P) | Pearson Correlation | 1 | 0.886** |
| | Sig. (2-tailed) | | <.001 |
| | N | 384 | 384 |
| Attitude (AT) | Pearson Correlation | 0.886** | 1 |
| | Sig. (2-tailed) | <.001 | |
| | N | 384 | 384 |

****Correlation is significant at the 0.01 level (2-tailed).**

Table 4.24 shows the correlation between attitude and preference for Islamic banking among Malaysian public university students. As a result, there is a statistically significant relationship between attitude and preference towards Islamic banking ($p\text{-value} = 0.001 < 0.01$ sig. level). Because the correlation coefficient is positive, it is clear that there is a positive relationship between attitude and preference based on the results shown above. The attitude, which is an independent variable, has a 0.886 correlation with the preference. The correlation coefficient of 0.886 is the value that falls under the alpha coefficient range of 0.70 to 0.90. Hence, the strong relationship between attitude and preference level is highly positive.

4.7.2 Correlation between Service Quality and Preference towards Islamic Banking

Table 4.25: Pearson’s Correlation Analysis; Service Quality and Preference.

| Variables | Items | P | SQ |
|----------------------|---------------------|---------|---------|
| Preferences (P) | Pearson Correlation | 1 | 0.907** |
| | Sig. (2-tailed) | | <.001 |
| | N | 384 | 384 |
| Service Quality (SQ) | Pearson Correlation | 0.907** | 1 |
| | Sig. (2-tailed) | <.001 | |
| | N | 384 | 384 |

****Correlation is significant at the 0.01 level (2-tailed).**

Table 4.25 shows the correlation between service quality and preference for Islamic banking among Malaysian public university students. As a result, there is a statistically significant relationship between service quality and preference towards Islamic banking ($p\text{-value} = 0.001 < 0.01$ sig. level). Because the correlation coefficient is positive, it is clear that there is a positive relationship between service quality and preference based on the results shown above. The service quality, which is an independent variable, has a 0.907 correlation with the preference. The correlation coefficient of 0.907 is the value that falls under the alpha coefficient range of 0.90 to 0.99. Hence, the strong relationship between service quality and preference level is very highly positive.

4.7.3 Correlation between the Bank’s Reputation and Preference towards Islamic Banking

Table 4.26: Pearson’s Correlation Analysis; Bank’s Reputation and Preference.

| Variables | Items | P | BR |
|------------------------|---------------------|---------|---------|
| Preferences (P) | Pearson Correlation | 1 | 0.997** |
| | Sig. (2-tailed) | | <.001 |
| | N | 384 | 384 |
| Bank’s Reputation (BR) | Pearson Correlation | 0.997** | 1 |
| | Sig. (2-tailed) | <.001 | |
| | N | 384 | 384 |

****Correlation is significant at the 0.01 level (2-tailed).**

Table 4.26 shows the correlation between the bank’s reputation and preference for Islamic banking among Malaysian public university students. As a result, there is a statistically significant relationship between the bank’s reputation and preference towards Islamic banking ($p\text{-value} = 0.001 < 0.01$ sig. level). Because the correlation coefficient is positive, it is clear that there is a positive relationship between the bank’s reputation and preference based on the results shown above. The bank’s reputation, which is an independent variable, has a 0.997 correlation with the preference. The correlation coefficient of 0.997 is the value that falls under the alpha coefficient range of 0.90 to 0.99. Hence, the strong relationship between the bank’s reputation and preference level is very highly positive.

4.7.4 Correlation between Religiosity and Preference towards Islamic Banking

Table 4.27: Pearson’s Correlation Analysis; Religiosity and Preference.

| Variables | Items | P | R |
|-----------------|---------------------|---------|---------|
| Preferences (P) | Pearson Correlation | 1 | 0.871** |
| | Sig. (2-tailed) | | <.001 |
| | N | 384 | 384 |
| Religiosity (R) | Pearson Correlation | 0.871** | 1 |
| | Sig. (2-tailed) | <.001 | |
| | N | 384 | 384 |

****Correlation is significant at the 0.01 level (2-tailed).**

Table 4.27 shows the correlation between religiosity and preference for Islamic banking among Malaysian public university students. As a result, there is a statistically significant relationship between religiosity and preference towards Islamic banking (p-value = 0.001 < 0.01 sig. level). Because the correlation coefficient is positive, it is clear that there is a positive relationship between religiosity and preference based on the results shown above. The religiosity, which is an independent variable, has a 0.871 correlation with the preference. The correlation coefficient of 0.871 is the value that falls under the alpha coefficient range of 0.70 to 0.90. Hence, the strong relationship between religiosity and preference level is highly positive.



4.8 Hypotheses Testing

4.8.1 Attitude – (Hypothesis I)

Table 4.28: Hypothesis Testing I; Attitude.

| Hypotheses | Statement |
|------------|--|
| H_0 | There is no relationship between attitude and the public university students' preferences for Islamic banking. |
| H_a | There is a relationship between attitude and the public university students' preferences for Islamic banking. |

Based on Table 4.28, between attitude and preference, p-value/ sig.value = 0.001, $\alpha = 0.01$. In this case, the alternative hypothesis is accepted and the null hypothesis is rejected since p-value < α (p-value = 0.001 < 0.01 alpha value). It can be concluded that there is a relationship between attitude and the public university students' preferences for Islamic banking.

4.8.2 Service Quality – (Hypothesis II)

Table 4.29: Hypothesis Testing II; Service Quality.

| Hypotheses | Statement |
|------------|---|
| H_0 | There is no relationship between service quality and the public university students' preferences for Islamic banking. |
| H_a | There is a relationship between service quality and the public university students' preferences for Islamic banking. |

Based on Table 4.29, between service quality and preference, p-value/ sig.value = 0.001, $\alpha = 0.01$. In this case, the alternative hypothesis is accepted and the null hypothesis is rejected since p-value < α (p-value = 0.001 < 0.01 alpha value). It can be concluded that there is a relationship between service quality and the public university students' preferences for Islamic banking.

4.8.3 Bank's Reputation – (Hypothesis III)

Table 4.30: Hypothesis Testing III; Bank's Reputation.

| Hypotheses | Statement |
|------------|---|
| H_0 | There is no relationship between the bank's reputation and the public university students' preferences for Islamic banking. |
| H_a | There is a relationship between the bank's reputation and the public university students' preferences for Islamic banking. |

Based on Table 4.30, between the bank's reputation and preference, p-value/ sig.value = 0.001, $\alpha = 0.01$. In this case, the alternative hypothesis is accepted and the null hypothesis is rejected since p-value < α (p-value = 0.001 < 0.01 alpha value). It can be concluded that there is a relationship between the bank's reputation and the public university students' preferences for Islamic banking.

4.8.4 Religiosity – (Hypothesis IV)

Table 4.31: Hypothesis Testing IV; Religiosity.

| Hypotheses | Statement |
|------------|---|
| H_0 | There is no relationship between religiosity and the public university students' preferences for Islamic banking. |
| H_a | There is a relationship between religiosity and the public university students' preferences for Islamic banking. |

Based on Table 4.31, between religiosity and preference, p-value/ sig.value = 0.001, $\alpha = 0.01$. In this case, the alternative hypothesis is accepted and the null hypothesis is rejected since p-value < α (p-value = 0.001 < 0.01 alpha value). It can be concluded that there is a relationship between religiosity and the public university students' preferences for Islamic banking.

4.9 Summary / Conclusion

In this chapter, the researchers applied preliminary statistics, frequency statistics, reliability statistics, descriptive statistics, correlation statistics, and tested hypotheses. According to the results of the reliability analysis, all of the independent variables have high and confident reliability scores. In addition, descriptive statistics demonstrated that the variables have a strong preference for Islamic banking, and that this preference can also explain the overall score of the entire population, as well as the mean and standard deviation. The average rating is around 4, which is high enough to be consistent with relationships. Following that, both the independent and dependent variables are considered to be normal. Therefore, correlation analysis was employed to determine the strength and nature of the relationship between the independent and dependent variables. All of the independent variables (attitude, service quality, bank's reputation, and religiosity) have a strong positive relationship with the dependent variable (preferences), as demonstrated by the results. However, the findings of the results, discussions, and recommendations will be discussed in Chapter 5.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 Introduction

Chapter five outlines the outcome and conclusion of the conducted study. This chapter provides the key findings of the statistical analysis, which includes descriptive analysis, central tendency measurement of constructs, scale measurement, and inferential analysis, all of which are presented and discussed in chapter four. Besides, it includes the discussion of all the hypotheses, the implications of the study, recommendations for future research, and the limitations of the study. Lastly, this chapter will conclude the entire research project.

5.2 Key Findings

5.2.1 Descriptive Analysis

This research only used a few demographic variables to test the descriptive analyses of the profiles of 384 respondents. In this descriptive analysis, gender is the first demographic variable that the researchers looked at. This analysis shows that 38.0% of the respondents were men, or 146, and 62.0% were women, or 238. The respondents' age is the second type of information the researchers looked at. Based on the information gathered, the results show that 46.4% of respondents are between the ages of 23 and 24. This means that 178 respondents are in this age range. While 23.4% of respondents are between the ages of 21 and 22, which is only 90 respondents out of the total respondents. After that, 65 respondents who were 25 or older and 51 respondents who were 20 or younger made up 16.9% and 13.3%, respectively.

The third demographic variable was race. The majority of respondents were Malay, which represents 67.2% or 258 respondents, while Chinese respondents only occupied 16.1% or 62 respondents out of 384 respondents. In addition, Indians (51 respondents; 13.3%), and other races (13 respondents; 3.4%) took part in this study. The fourth demographic variable was religion. The majority of respondents were Islam, which represented 69.3% or 266 respondents, while Chinese respondents only occupied 12.2% or 47 respondents out of 384 respondents. Additionally, Hindu (41 respondents; 10.7%), and Christian (30 respondents; 7.8%) took part in this study. Besides, none of them are from other religions.

The fifth demographic variable was respondents' level of education. The majority of respondents were bachelor's degree holders (250 respondents; 65.1%), while the second was diploma and equivalent (86 respondents; 22.4%). In addition, a master's degree (29 respondents; 7.6%), a professional certificate (10 respondents; 2.6%), and PhD holders (9 respondents; 2.3%) took part in this study. The sixth demographic variable was university type. The majority of respondents were from UM and UiTM, which both represented 11.2% or 43 respondents, while UMK respondents only occupied 10.7% or 41 respondents out of 384 respondents. There are more, such as: USM (35 respondents; 9.1%); UPM and UUM (29 respondents; 7.6%); UKM (23 respondents; 6%); UPSI (22 respondents; 5.7%); UTM and UMT (15 respondents; 3.9%); UMS, UTHM and UTeM (10 respondents; 2.6%); UNIMAS and UMP (9 respondents; 2.3%); USIM and UniMAP (6 respondents; 1.6%); UniSZA (5 respondents; 1.3%); and at last is UPNM (4 respondents; 1%).

The seventh demographic variable tested was whether the respondents experience doing financial transactions in Islamic banks or not. There are 292 respondents which occupy the highest percentage have experienced financial transactions in Islamic banks, which represent 76.0%. While the minority of 92 respondents which represents 24.0% haven't experienced financial transactions in Islamic banks. The final demographic variable tested was either they have an account with Islamic banking or not by respondents. The majority of 303 respondents out of 384 responded that they have which represent 78.9%, while 81 respondents or 21.1% are not having any account at the Islamic Banking.

5.2.2 Central Tendencies Measurement of Constructs

The questionnaire contains a total of 26 questions to examine the dependent variable, referred to as preferences, and the four independent variables, namely attitude, service quality, bank's reputation, and religiosity. This information is based on the measurement of central tendencies covered in the previous chapter. The researchers utilized the SPSS software to provide a concise summary of the descriptive statistics data for four independent variables, including the mean and standard deviation.

In the preferences variable, the results for the statements P4 ("I prefer the risks associated with Islamic banking") and P5 ("I prefer Shariah compliant in Islamic banking") show the

highest mean of 4.17 among the six preferences questions. The statements of P1 (“I prefer the profitability offered by Islamic banking”) and P6 (“I prefer with Islamic banking”) obtained the lowest mean, which is 4.12. The highest value of standard deviation is obtained from the statement of P3 (“I prefer the services and facilities of the Islamic banking”), which is 0.919. And the lowest standard deviation is for the P5 (“I prefer Shariah compliant in Islamic banking”), which is 0.901.

The highest ranking mean for attitude variable is for the statement AT5 (“Islamic banking is reliable”) with the mean value of 4.20. In contrast, the mean for the statements AT1 (“Islamic banking convinces me”) and AT4 (“Islamic banking is a pleasant experience”) scored the lowest mean value of 4.11. The highest value of standard deviation is obtained from the statement AT2 (“Islamic banking is beneficial”), which is 0.924, and the lowest standard deviation value is obtained from the statement AT3 (“Islamic banking is a wise decision”), which is 0.893.

In the service quality variable, the highest ranking mean is for the statements SQ4 (“Islamic banking employees are knowledgeable about their products and operations”) and SQ5 (“Islamic banking prioritizes good customer relationships”) with the mean value of 4.14, where else the lowest mean value is for the statement SQ1 (“Islamic banking friendliness of their bank personnel”) with the value of 4.07. The highest value of standard deviation is obtained from the statement SQ1 (“Islamic banking friendliness of their bank personnel”) with a value of 0.971, and the lowest value of standard deviation is obtained from the statement SQ5 (“Islamic banking prioritizes good customer relationships”) with a value of 0.877.

BR4 (“Islamic banking has high positive customer feedback”) and BR5 (“Islamic banking ethics reflect the bank’s good reputation”) from the bank’s reputation variable have the highest mean value of 4.17, and the lowest mean was from the statement BR1 (“Islamic banking is internationally recognized”) with a value of 4.12. In terms of standard deviation, BR3 (“Islamic banking has a good reputation in the banking industry”) has the highest value of 0.919, and BR5 (“Islamic banking ethics reflect the bank’s good reputation”) has the lowest standard deviation of 0.901.

The religiosity variable has the highest mean for the statement R4 (“Islamic banking prohibits Riba’ (interest)”) with a value of 4.33, and the lowest mean was obtained from the

statement R1 (“Islamic banking is my religious obligation”) with a value of 4.21. The highest standard deviation was obtained from statement R5 (“Islamic banking is my understanding of halal and haram business practices”) with the value of 1.045, while the lowest standard deviation was obtained from statement R2 (“Islamic banking prioritizes Islamic business ethics”) with the value of 0.914.

5.2.3 Scale Measurement

5.2.3.1 Normality Test

The normality test is the test that was performed in order to determine whether or not the sample data follows a normal distribution. During this analysis, the skewness and kurtosis of each variable are determined and compared. According to the test results for normality, which are calculated in Chapter 4, preferences, attitude, service quality, the bank’s reputation, and religiosity are approximately normally distributed. This is determined by using the skewness or kurtosis and dividing those values by the standard error method, so the Z-value ranges from -1.96 to +1.96. Religiosity is approximately normally distributed. Aside from that, the histograms of all the variables show a bell curve, which indicates that the variables are approximately normally distributed.

5.2.3.2 Reliability Test

Reliability analysis has been performed on the 384 questionnaires distributed. This is to ensure the reliability and consistency of the variables. Table 4.16 shows the reliability statistics for preferences. The four items measuring the preferences have excellent reliability as they fall under Cronbach’s alpha of 0.964. Besides that, Table 4.17 shows the reliability statistics for attitude. It shows that attitude has a Cronbach’s alpha of 0.958, considered an excellent level of reliability, which indicates that the questions that measure the independent variables are reliable. Table 4.18 shows the reliability statistics for service quality. This table shows excellent reliability with a Cronbach’s alpha value of 0.950. Besides that, Table 4.19 shows the reliability statistic for the bank’s reputation. Bank’s reputation obtained 0.954 Cronbach’s alpha and is considered as excellent reliability. Lastly, religiosity reliability statistics can be seen in Table 4.20. The Cronbach’s alpha is 0.962. Thus, the questions which measure religiosity are reliable and Cronbach’s alpha value is considered as excellent reliability.

5.2.4 Inferential Analysis

5.2.4.1 Pearson Correlation Analysis

Pearson's correlation coefficient only provides information about the direction and strength of the linear relationship between the two variables. Table 4.23 shows the coefficient range. The relationship between attitude and preference towards Islamic banking among Malaysian university students shows a positive relationship with a value correlation coefficient of 0.886 and a p-value of 0.001. These changes move in the same direction because a higher attitude will lead to a higher preference for Islamic banks among Malaysian university students, and vice versa.

There is a correlation of 0.907 between service quality and the preference for Islamic banking among students of public universities in Malaysia. The fact that the correlation value is within the coefficient range of 0.90 to 0.99 demonstrates that there is a positive relationship between the variables of service quality and preferences. Also, its value is strong. Because the p-value of 0.001 is lower than the alpha value of 0.001, this relationship can be considered statistically significant.

Moreover, there is a correlation of 0.997 between the bank's reputation and the preference for Islamic banking. This indicates that the bank's reputation is positively correlated with the preference variable. When a bank's reputation is high, its preferences among students at public universities will also be high. This correlation coefficient falls within the coefficient range of 0.90 to 0.99, which is classified as a very high range.

Because most of the variables have a positive value of the correlation coefficient, there is also a strong positive relationship between religiosity and the preference for Islamic banking. It is highly correlated with the preference variable, with a value of 0.871. Therefore, when there is a high level of religiosity associated in Islamic banking, there is also a high level of preference towards Islamic banking, and vice versa.

5.3 Discussion

Table 5.1: The Summary of Hypotheses.

| IV. Hypotheses | Statement | Results |
|----------------|---|-----------|
| AT | H_0 There is no relationship between attitude and the public university students' preferences for Islamic banking. | H_a |
| | H_a There is a relationship between attitude and the public university students' preferences for Islamic banking. | accepted. |
| SQ | H_0 There is no relationship between service quality and the public university students' preferences for Islamic banking. | H_a |
| | H_a There is a relationship between service quality and the public university students' preferences for Islamic banking. | accepted. |
| BR | H_0 There is no relationship between the bank's reputation and the public university students' preferences for Islamic banking. | H_a |
| | H_a There is a relationship between the bank's reputation and the public university students' preferences for Islamic banking. | accepted. |
| R | H_0 There is no relationship between religiosity and the public university students' preferences for Islamic banking. | H_a |
| | H_a There is a relationship between religiosity and the public university students' preferences for Islamic banking. | accepted. |

5.3.1 Attitude – (Hypothesis I)

The preference for Islamic banking is strongly correlated with attitude. The findings indicate that the correlation between attitude and the preferences variable is the highest it can be at 0.886. In addition, respondents' ratings of attitude indicated that it was the third most preferred factor overall, with a mean value of 4.140. This study's findings are consistent with those of Amin et al. (2017) and Husin and Rahman (2016), a consumer's attitude toward a product depends on how satisfied they are with it, which influences whether or not they will purchase the product again in the future. Because of this, it is possible to determine customers' attitudes based on how they feel about various things, such as Islamic banking products and services.

Another example, according to Kaakeh et al. (2019) discovered that customers' attitudes have a direct impact on whether or not they desire to use Islamic banks. Albaity and Rahman (2019) also discovered that customers' attitudes, knowledge, and reputation have a significant impact on whether or not they choose Islamic banks. In addition, Sabirzyanov (2016) employed the TPB to examine how customers felt about Islamic finance, where the results demonstrated that awareness had a substantial effect on attitudes. As a result, attitudes reflect student theoretical feelings and thoughts about something, such as Islamic banking products and services. Student attitudes have been identified as an important factor in Islamic banking in numerous studies.

5.3.2 Service Quality – (Hypothesis II)

The preference for Islamic banking is strongly correlated with service quality. The findings indicate that the correlation between service quality and the preferences variable is the highest it can be at 0.907. In addition, respondents' ratings of service quality indicated that it was the least preferred factor overall, with a mean value of 4.115, which is still high. Similar to Asnawi et al. (2019), which found its value to be somewhat moderately positive, it explained that customers of Islamic banks experience a high level of satisfaction if the Islamic bank demonstrates honesty in the service process. As a result, more people believe that Islamic banks can gain a competitive advantage in the market by improving the quality of their services (Aminah et al., 2021).

In terms of service quality, for instance, most research concerning Islamic banking has adopted the six components of the CHARTER model: compliance, assurance, reliability, tangible, empathy, and responsiveness (Abu & Tatik, 2018). This model of service quality has a significant impact on the satisfaction of Islamic banking customers in Kuwait and Saudi Arabia (Lone et al., 2017). Consequently, the two dimensions of service quality, namely empathy and assurance, have a substantial effect on customer satisfaction in Islamic banks (Wright, 2020). Moreover, a number of researchers have also discovered that customer preferences have become one of the most sought-after qualities. Customers are more concerned with the banks' adherence to Shari'ah and the quality of their service than with their profits (Ongera & Ndede, 2019).

5.3.3 Bank's Reputation – (Hypothesis III)

The preference for Islamic banking is strongly correlated with the bank's reputation. The findings indicate that the correlation between the bank's reputation and the preferences variable is the highest it can be at 0.997. In addition, respondents' ratings of the bank's reputation indicated that it was the second most preferred factor overall, with a mean value of 4.158. This study's findings are consistent with those of Souiden and Rani (2016), who found that a bank's reputation is the most important factor in attracting new customers. It's because Islamic banking is a brand new idea in the market that has the potential to attract more customers, including students and is therefore preferred. As a result, the market for Islamic banking will expand significantly in the coming years.

Another example, according to prior empirical studies by Albaity and Rahman (2019) is that customers believe a bank can offer satisfactory products and services if it has a good reputation and status. The outcome thus demonstrates that customers prefer Islamic banks and that corporate reputation is highly correlated. Similarly to Kaakeh et al. (2019), the reputation and status of the bank are the main reasons why customers will choose Islamic banking over other types of banking because it is believed that customers' actions are directly influenced by how they perceive the bank. Overall, it can be concluded that the reputation of Islamic banks as a corporate image plays an important role in determining student intent to patronize an Islamic bank (Dawami, 2020).

5.3.4 Religiosity – (Hypothesis IV)

The preference for Islamic banking is strongly correlated with Religiosity. The findings indicate that the correlation between Religiosity and the preferences variable is the moderately it can be at 0.871. In addition, respondents' ratings of Religiosity indicated that it was the first most preferred factor overall, with a mean value of 4.278. This is proven by Ashour et al. (2020), who state that it is believed there will be a strong connection between religion and the attitude and subjective norm components, so it views religion as a significant factor in preferences.

According to Aminah et al. (2021), Malaysians benefit greatly from the Islamic banking system because the majority of people are Muslims, despite the fact that they come from numerous ethnic groups and follow numerous religions. Considering Shariah finance combines

Islamic economic concepts and contemporary lending standards, it can also provide its products and services to both Muslims and non-Muslims (Shahril & Romle, 2017). Regardless of religion, users who utilize Islamic banking products and services are likely to share similar preferences.

In Malaysia, individuals of all religions and races, particularly students and young adults, are becoming increasingly knowledgeable about Islamic banking. They are also increasingly willing to use beneficial Islamic banking and finance products and services. As a result, all financial transactions in Islamic banking are required to be supported by straightforward efficiency in order to guarantee the satisfaction of customers who are Muslim as well as customers who are not Muslim (Shahril & Romle, 2017).

5.4 Implications of the Study

Based on the above study and previous chapters, we can conclude that the four factors of attitude, service quality, bank's reputation, and religiosity have a significantly positive relationship with Islamic banking preference. Based on the findings, a comparison is made between the four factors and a preference for Islamic banking. The objective is to ensure that students' needs are met and to determine why they would prefer to use Islamic banks. Therefore, these four factors are crucial to the bank. If Islamic banks can enhance these four factors, more students at public universities will opt for Islamic banks.

5.4.1 Managerial Implication

First, based on the results, the bank's reputation is the most correlated factor that the Islamic bank should prioritize in order to improve students' preferences and increase the number of students who choose the Islamic bank, as it has the highest Pearson's correlation analysis coefficient of 0.997. In general, students concur that Islamic banking is now well-known internationally and is expanding faster than the average banking sector in the majority of countries. In addition, the Islamic banking system is well-known for its interest-free banking system because it is based on shari'ah, which prohibits the acceptance of *Riba'* or interest on deposits and loans. According to the previous chapter, with a mean value of 4.158, the bank's reputation is the second most preferred factor among respondents. Therefore, a banker should avoid engaging in activities that are illegal or will harm the institution's image, as the bank's ethics reflect its reputation.

Service quality, which has a Pearson's correlation analysis coefficient of 0.907, is the second factor that the Islamic banking should prioritize in order to improve student preferences and increase the number of students who will choose the Islamic banking. When processing transactions at a bank, students can feel more at ease and convenient if they receive high-quality service. Therefore, Islamic banks should focus on enhancing their service quality to strengthen customer relationships with students. Based on the findings of Chapter 4, the majority of respondents preferred service quality, with a mean score of 4.115. In that case, the researchers can conclude that the students prefer the service quality of the Islamic banking. In order to maintain customer satisfaction and loyalty, as well as attract more university students, the Islamic banking should maintain and even improve the quality of its services. This is due to the fact that their bank employees should be friendlier, provide faster and more efficient service, and be more knowledgeable.

According to Pearson's correlation analysis, attitude is the third significant factor that Islamic banking should prioritize in order to improve student preferences and increase the number of students who prefer to choose Islamic banking. In general, every student wishes for something convincing and reliable, such as a reduced risk of losing money in a bank transaction. Likewise, bank customers wish for greater benefits, such as lower interest rates and higher returns. So that researchers can ensure that students' attitudes play a significant role in their preference of Islamic banking. According to the results presented in Chapter 4, the mean score for attitude is 4.140, which is the third highest ranking for student preference towards Islamic banking. Consequently, attitude is the most crucial factor, but still, Islamic banking cannot meet the needs of all university students. Thus, Islamic banking can attempt to provide a more pleasurable experience in order to improve their clients' attitudes. And it will assist them in making prudent decisions, thereby attracting more students to Islamic banks.

Religiosity is the least correlated factor that Islamic banking should prioritize in order to improve student preferences and increase the number of students who prefer Islamic banking. This is because its coefficient value in Pearson's correlation analysis is the lowest and only 0.871. Since all religions are included in this study, Shari'ah-compliant products and services continue to be acceptable requirements for Islamic banks. Consequently, they will conform to the Islamic way of life and refrain from committing sins outlined by the Shari'ah laws. Since Islamic

banking will never participate in illegal activities, the students will feel more confident. However, according to the Chapter 4 above, religiosity ranks the highest with a mean score of 4.278. Therefore, if Islamic banking continues to provide more information regarding the benefits and returns with Shari'ah compliance, more university students will prefer to use Islamic banks over conventional banks. This is because not all conventional banks offer Shari'ah-compliant returns and benefits.

5.5 Limitations of the Study

The purpose of this research is for the researchers to identify the factors that contribute to the preference for Islamic banking held by students of public universities in Malaysia. Students who are currently studying at one of Malaysia's public universities will be asked to participate in this study as the primary group of respondents. There are 20 public universities that have been provided with questionnaires to fill out. Nevertheless, the responses from some of the university students are significantly lower than what was anticipated. Therefore, the students from Universiti Malaya (UM) and Universiti Teknologi MARA (UiTM) are the primary sources of respondents for this research. Because of this circumstance, the accuracy and reliability of this research have been reduced, as the target group for this study should be Malaysian university students who are studying not only in public universities but also in private universities. It's possible that the final results of this research will be slightly skewed as a result of the respondents at other universities not responding to this study's questionnaire.

In addition, the researchers did not know who the exact respondent was because the questionnaires had been sent to the representative of each university. In the end, 400 responses were received prior to the previously communicated deadline. As a result of the screening process, the total number of usable questionnaires has been reduced to only 384, which is the sample size that has been determined to be appropriate for this research based on the referenced table of sample size. However, the total number of students in public universities exceeds 500,000, and this number is continuing to rise year after year. According to this number, the sample size for this research is relatively small, and as a result, the final result will be less reliable in this particular instance. It is very important because the research might not be good enough to represent the opinions of all of the university students in Malaysia if the sample size is too small. This could cause the research to be invalid. However, due to the limited amount of

time that has been allocated for this research, the researchers are unable to take many steps to increase the size of the sample. As a consequence of this, the researchers conclude that the final sample size for this study will consist of the suggested amount of respondents.

Furthermore, the researchers have written all of the questions in these questionnaires in terms of either the level of confidence or the level of satisfaction of respondents with the various aspects of Islamic banking. However, there is no set rule for the levels above, and it is determined by the respondents' feelings. As a result, issues arise when each respondent provides their responses based on their own standards. Additionally, the questions asked treat all of Malaysia's Islamic banks as a single large group. According to the researchers, there are numerous Islamic banks in Malaysia, and conventional banks are permitted to offer similar Islamic banking services as well. These circumstances may result in variations in the quality of products and services provided by different banks. It may complicate the interpretation of these study results.

5.6 Recommendations/ Suggestion for Future Research

There are still a few issues that need to be resolved in this research. Therefore, the researchers have a few suggestions that may be of assistance to those who plan to conduct research on similar topics to this research. Prior to conducting the research, the target population of respondents must be specified in detail. Ensure that a respondent is accessible and readily available before selecting them for the study. Therefore, it will prevent the problem of insufficient respondents at the end of the study. If the issue occurs, the accuracy and reliability of the overall research results will be compromised. Moreover, the respondents must have adequate knowledge of the chosen topic. In consequence, the opinions of respondents with basic knowledge will be more valuable to the researchers than those of respondents with no basic knowledge at all. The final results from these respondents will also be more reliable.

In addition, sample size is a crucial component of a research study. The larger the sample size, the greater the likelihood of discovering a significant difference between the independent variables. The reason is that the sample mean is more likely to correspond to the actual population mean. In other words, the researchers can say that the final results of this research are closer to what actually occurred. This study's sample size is relatively small compared to the

number of individuals that the researchers wish to study for our research. Therefore, there is a greater possibility that the final results will differ from the actual results. Future research must have a larger sample size proportional to the number of research objectives. In addition to the questionnaire, there are other research methods that can be used to achieve this objective. Interviews, street access, and home visits are examples of the suggested methods.

The questionnaire's questions are also crucial for receiving useful data from respondents. Because of this, questions need to be framed in a way that is clear and uncomplicated so that respondents can easily respond. The researchers have standardized the questions so that respondents are not confused by any ambiguity and are able to give their honest opinions. This will ensure that the data we collect is as accurate as possible. This can be accomplished by separating the questions in a way that is clear and easy to understand for the people who are responding to the questionnaire. Besides, the questions shouldn't be too difficult to understand. Because of this, there is an increased chance that the respondent will misunderstand the question and give an answer that is incorrect. In the long run, it will result in the wrong outcomes being produced. It is essential that the questions are not overly simplistic; otherwise, the individuals who are answering them will become aggravated. In order to get closer to finding answers to the problems, the questions need to be more succinct and clear.

Finally, Malaysia is home to 18 Islamic financial institutions. There is a possibility that different banks offer services that are comparable to one another, but no two banks will ever operate or be managed identically. Since this variable may have an effect on the development of Islamic banking, it is vital that the researchers distinguish between Islamic financial institutions. Despite the fact that this study did not account for these particulars, this appears to be a very promising independent variable. Therefore, it is recommended that future researchers conduct their own studies along this line of inquiry. All Islamic banks will be the focus of the study, and data will be collected on how students from various universities, not only in Malaysia, feel about using Islamic banks. It is possible that the collected data will help to comprehend how these banks relate to the expansion of Islamic banking. It's possible that this would explain or resolve some of the problems that the researchers haven't been able to identify throughout this research.

5.7 Overall Conclusion of the Study

The aim of this research is to determine the factors influencing the preference among public university students in Malaysia for Islamic banking. The factors that have been included in this research are attitude, service quality, bank reputation, and religiosity. Studies have been done on the factors mentioned above via the previous studies done by the previous researchers. After that, since this study is quantitative, the factors have been converted into a few questions and have been asked in the questionnaire prepared. In findings, according to the statistical results obtained, all variables are excellently reliable, normal distributed, and show a strong positive relationship with the preference for Islamic banking among Malaysian university students. Religiosity has the highest mean score, while service quality has the lowest.

To conclude, university students are looking for more benefits than banks can offer. If Islamic banks can achieve this goal, those students will be more preferable to use the products and services offered by Islamic banks. As a result, Islamic banks should strive to provide better returns to their customers in order to increase the number of students who use their services as banking customers. Thus, university students are interested in the facilities and services that a bank can provide. A university student may become a loyal customer of Islamic banks if these banks can provide service quality that is superior to those provided by their competitors. In that case, Islamic banks should have spent more time and resources developing and researching new facilities and services.

Since more people are likely to do business with Islamic banks that are stable and well-liked, Islamic banks need to start working on a plan to improve their reputation. For example, improvement of underdeveloped areas, environmental preservation, and acts of charity. Islamic banks can improve their customers' behaviors among university students by lowering the perceived risk associated with using their products and services. To get there, they need to cut down on the risky bets that banks are making. On top of that, Shariah-compliant products and services should now be the primary focus of Islamic banks. Even non-muslim students choose Islamic banking for that reason. Finally, based on this research, the consequences of this study can be used by prospective researchers for further study about the preference for Islamic banking among public university students.

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APPENDIX

APPENDIX A – Draft of Questionnaire



The Study of Factors Influencing The Preference Among Public University Students In Malaysia Towards Islamic Banking

Assalamualaikum dan Salam Sejahtera

Dear respondents,

We're final-year University Malaysia Kelantan (UMK) students, Faculty of Entrepreneurship and Business. This study is for our Bachelor of Business Administration (Islamic Banking and Finance); Final Year Project (FYP). Your personal data is strictly confidential and only be used for academic purposes. This survey will take 3-5 minutes. Thanks for participating.

Responden yang dihormati,

Kami adalah pelajar tahun akhir dari Universiti Malaysia Kelantan (UMK), Fakulti Keusahawanan dan Perniagaan. Kajian ini adalah untuk Projek Penyelidikan Tahun Akhir (PPTA); Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam) kami. Data peribadi anda adalah sulit dan hanya digunakan untuk tujuan akademik. Tinjauan ini akan mengambil masa 3-5 minit. Terima kasih kerana mengambil bahagian.

Disediakan oleh,

Mohd Luqman Haqkim Bin Mohd Noor (A19A1156)

Muhammad Rahimi Bin Deraman (A19A1159)

Muhammad Solehin Hakim Bin Ismail (A19A1160)

Nur Hasnina Kamarina Binti Abdol Rashid (A19A1162)

SECTION A: DEMOGRAPHIC PROFILE / BAHAGIAN A: PROFIL DEMOGRAFI

Please answer the question correctly by selecting ONE of the options provided.

Sila jawab soalan dengan betul dengan memilih salah SATU pilihan jawapan yang disediakan.

1. Gender / Jantina

Male / *Lelaki*

Female / *Perempuan*

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2. Age / Umur

20 years old and below / *tahun dan ke bawah*

21 - 22 years old / *tahun*

23 - 24 years old / *tahun*

25 years old and above / *tahun dan ke atas*

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3. Race / Bangsa

Malay / *Melayu*

Chinese / *Cina*

Indian / *India*

Others / *Lain-lain*

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4. Religion / Agama

Islam / *Islam*

Buddha / *Buddha*

Hindu / *Hindu*

Christian / *Kristian*

Others / *Lain-lain*

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5. Level of Education / Tahap Pendidikan

Diploma & Equivalent / *Setaraf*

Bachelor's Degree / *Ijazah Sarjana Muda*

Master's Degree / *Ijazah Sarjana*

PhD / *PhD*

Professional Certificate / *Sijil Profesional (Eg: ACCA / CPA / CFA / CIMA)*

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6. Your Type of University / Jenis Universiti Anda

Universiti Malaya (UM)

Universiti Sains Malaysia (USM)

Universiti Kebangsaan Malaysia (UKM)

Universiti Putra Malaysia (UPM)

Universiti Teknologi Malaysia (UTM)

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- Universiti Teknologi MARA (UiTM)
- Universiti Islam Antarabangsa Malaysia (UIAM)
- Universiti Utara Malaysia (UUM)
- Universiti Malaysia Sarawak (UNIMAS)
- Universiti Malaysia Sabah (UMS)
- Universiti Pendidikan Sultan Idris (UPSI)
- Universiti Sains Islam Malaysia (USIM)
- Universiti Malaysia Terengganu (UMT)
- Universiti Tun Hussein Onn Malaysia (UTHM)
- Universiti Teknikal Malaysia Melaka (UTeM)
- Universiti Malaysia Pahang (UMP)
- Universiti Malaysia Perlis (UniMAP)
- Universiti Sultan Zainal Abidin (UniSZA)
- Universiti Malaysia Kelantan (UMK)
- Universiti Pertahanan Nasional Malaysia (UPNM)

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7. Have you had any experience of doing financial transactions in the Islamic Banking?
Adakah anda mempunyai pengalaman dalam melakukan transaksi kewangan di Perbankan Islam?

I have / *Saya pernah*

I haven't / *Saya tidak pernah*

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8. Do you have an account at the Islamic Banking?
Adakah anda mempunyai akaun di Perbankan Islam?

Yes / *Ya*

No / *Tidak*

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SECTION B: THE PREFERENCE TOWARDS ISLAMIC BANKING / BAHAGIAN B: KEUTAMAAN TERHADAP PERBANKAN ISLAM

Respondents are required to indicate the level of agreement with the following statement based on five (5) point Likert scales.

Responden dikehendaki menunjukkan tahap persetujuan dengan pernyataan berikut berdasarkan skala Likert lima (5) mata.

Hint / *Petunjuk:*

1. Strongly Disagree / *Sangat Tidak Setuju*
2. Disagree / *Tidak Setuju*
3. Least Agree / *Kurang Setuju*
4. Agree / *Setuju*
5. Strongly Agree / *Sangat Setuju*

Preferences / Keutamaan

1. I prefer the profitability offered by the Islamic banking.

Saya lebih suka keuntungan yang ditawarkan oleh perbankan Islam.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

2. I prefer the reputation and status of the Islamic banking.

Saya lebih suka reputasi dan status perbankan Islam.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

3. I prefer the services and facilities of the Islamic banking.

Saya lebih suka perkhidmatan dan kemudahan perbankan Islam.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

4. I prefer the risks associated with Islamic banking.

Saya lebih suka risiko yang berkaitan dengan perbankan Islam.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

5. I prefer Shariah compliant in Islamic banking.

Saya lebih suka kepatuhan Syariah dalam perbankan Islam.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

6. I prefer with Islamic banking.

Saya lebih suka dengan perbankan Islam.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

SECTION C: FACTORS INFLUENCING THE PREFERENCE TOWARDS ISLAMIC BANKING / BAHAGIAN C: FAKTOR-FAKTOR YANG MEMPENGARUHI KEUTAMAAN TERHADAP PERBANKAN ISLAM

Respondents are required to indicate the level of agreement with the following statement based on five (5) point Likert scales.

Responden dikehendaki menunjukkan tahap persetujuan dengan pernyataan berikut berdasarkan skala Likert lima (5) mata.

Hint / Petunjuk:

1. Strongly Disagree / *Sangat Tidak Setuju*
2. Disagree / *Tidak Setuju*
3. Least Agree / *Kurang Setuju*
4. Agree / *Setuju*
5. Strongly Agree / *Sangat Setuju*

Attitude / Tingkah laku

1. Islamic banking convinces me.

Perbankan Islam meyakinkan saya.

| | | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------------------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Strongly Disagree / Sangat Tidak Setuju | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Strongly Agree / Sangat Setuju |

2. Islamic banking is beneficial.

Perbankan Islam memberi manfaat.

| | | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------------------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Strongly Disagree / Sangat Tidak Setuju | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Strongly Agree / Sangat Setuju |

3. Islamic banking is a wise decision.

Perbankan Islam adalah satu keputusan yang bijak.

| | | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------------------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Strongly Disagree / Sangat Tidak Setuju | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Strongly Agree / Sangat Setuju |

4. Islamic banking is a pleasant experience.

Perbankan Islam adalah pengalaman yang menyenangkan.

| | | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------------------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Strongly Disagree / Sangat Tidak Setuju | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Strongly Agree / Sangat Setuju |

5. Islamic banking is reliable.

Perbankan Islam boleh dipercayai.

| | | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------------------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Strongly Disagree / Sangat Tidak Setuju | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Strongly Agree / Sangat Setuju |

Service Quality / Kualiti Perkhidmatan

1. Islamic banking friendliness of their bank personnel.

Perbankan Islam dalam kemesraan kakitangan bank mereka.

| | | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------------------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Strongly Disagree / Sangat Tidak Setuju | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Strongly Agree / Sangat Setuju |

2. Islamic banking provision of fast and efficient service.

Perbankan Islam menyediakan perkhidmatan yang cepat dan cekap.

| | | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------------------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Strongly Disagree / Sangat Tidak Setuju | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Strongly Agree / Sangat Setuju |

3. Islamic banking wide range of services they provide.

Perbankan Islam mereka sediakan pelbagai perkhidmatan.

| | | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------------------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Strongly Disagree / Sangat Tidak Setuju | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Strongly Agree / Sangat Setuju |

4. Islamic banking employees are knowledgeable about their products and operations.

Kakitangan Perbankan Islam berpengetahuan tentang produk dan operasi mereka.

| | | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------------------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Strongly Disagree / Sangat Tidak Setuju | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Strongly Agree / Sangat Setuju |

5. Islamic banking prioritizes good customer relationships.
Perbankan Islam mengutamakan hubungan pelanggan yang baik.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

Bank's Reputation / Reputasi Bank

1. Islamic banking is internationally recognized.
Perbankan Islam diiktiraf di peringkat antarabangsa.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

2. Islamic banking has been trusted by many investors around the world.
Perbankan Islam telah dipercayai oleh ramai pelabur di seluruh dunia.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

3. Islamic banking has a good reputation in the banking industry.
Perbankan Islam mempunyai reputasi yang baik dalam industri perbankan.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

4. Islamic banking has high positive customer feedback.
Perbankan Islam mempunyai maklum balas pelanggan positif yang tinggi.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

5. Islamic banking ethics reflect the bank's good reputation.
Etika perbankan Islam mencerminkan reputasi baik bank.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

Religiosity / Keagamaan

1. Islamic banking is my religious obligation.

Perbankan Islam adalah kewajipan agama saya.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

2. Islamic banking prioritizes Islamic business ethics.

Perbankan Islam mengutamakan etika perniagaan Islam.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

3. Islamic banking provides a Shariah-compliant alternative.

Perbankan Islam menyediakan alternatif yang patuh Syariah.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

4. Islamic banking prohibits Riba' (interest).

Perbankan Islam mengharamkan Riba' (kadar bunga).

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

5. Islamic banking is my understanding of halal and haram business practices.

Perbankan Islam adalah pemahaman saya tentang amalan perniagaan halal dan haram.

1 2 3 4 5

Strongly Disagree / Sangat Tidak Setuju Strongly Agree / Sangat Setuju

Thank you for your time, opinion and comments.
Terima kasih atas masa, pendapat dan komen anda.
 ~ The End / Tamat ~

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APPENDIX B - Gantt Chart

| ACTIVITIES | SEMESTER 1 | | | | | | | | | | | | | | | SEMESTER 2 | | | | | | | | | | | | | |
|--|------------|---|---|---|---|---|---|---|---|----|----|----|----|----|----|------------|---|---|---|---|---|---|---|---|----|----|----|----|----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| • Briefing FYP | █ | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| • Meeting with supervisors • Research project title verification | | | | | | █ | | | | | | | | | | | | | | | | | | | | | | | |
| • Research problem • Research objective • Scope research • Literature research | | | | | | | █ | █ | | | | | | | | | | | | | | | | | | | | | |
| • Study Framework | | | | | | | | | | █ | | | | | | | | | | | | | | | | | | | |
| • Research method • Data collection method • Sampling method • Data analysis method | | | | | | | | | | | █ | █ | █ | | | | | | | | | | | | | | | | |
| • Submit final report and slide presentation to coordinator • Presentation | | | | | | | | | | | | | | | █ | | | | | | | | | | | | | | |
| • Meeting with SV | | | | | | | | | | | | | | | | █ | | | | | | | | | | | | | |
| • Selection of the questionnaires | | | | | | | | | | | | | | | | | █ | | | | | | | | | | | | |
| • Pilot test | | | | | | | | | | | | | | | | | | █ | | | | | | | | | | | |
| • Respondent data collection | | | | | | | | | | | | | | | | | | | █ | █ | █ | | | | | | | | |
| • Run SPSS on data collection | | | | | | | | | | | | | | | | | | | | | | █ | | | | | | | |
| • Data analysis and discovery | | | | | | | | | | | | | | | | | | | | | | | █ | | | | | | |
| • Google meet with SV • Checking with SV | | | | | | | | | | | | | | | | | | | | | | | | █ | | | | | |
| • Hand over daft to supervisor • Correction of research reports | | | | | | | | | | | | | | | | | | | | | | | | | | █ | | | |

