

**A STUDY ON THE AWARENESS OF THE ISLAMIC
BANKING SYSTEM AMONG UMK STUDENT**

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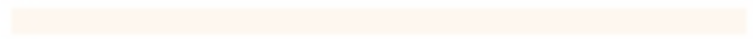
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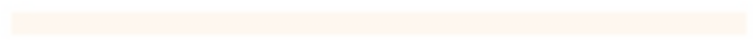
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Business Administration (Islamic Banking and Finance) with Honours.

Faculty of Entrepreneurship and Business
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2023

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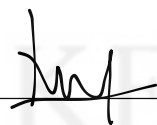
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ABSTRACT

The first Islamic bank is being established in Malaysia after nearly three decades of global knowledge of Islamic finance. The conventional banking industry, which has a longer history than Islamic banking, must compete with Islamic banking. Islamic banks must be cognizant of the elements influencing public awareness, comprehension, and perception of Islamic banking in order to remain competitive. The Islamic financial system is accessible to non-Muslims as well as Muslims. The aim of this study is basically to investigate The Level of Awareness of The Islamic Banking System Among UMK Students' in Kelantan. Influence factors identified and discussed in this study was the knowledge, background, educational status and product quality. Simple random sampling was used in the sample selection. A total of 6806 questionnaires were distributed to UMK students' respondents in Kelantan, only 364 were returned and can only be used in this analysis. Data in this study were analysed using the "Statistical Package for Social Science" SPSS. Using SPSS tools containing Reliability and Validity Test, Descriptive Testing, Pearson Correlation Analysis and Multiple Linear Regression Analysis, data analysis was carried out. Based on the analytical results of the study, indicate that there is a significant relationship between knowledge, background, educational status and product quality and the level of awareness of the Islamic banking system among University Malaysia Kelantan students. This study is expected to have implications for Islamic banks to attract students UMK towards product and services offered and recommendations for future research related to Islamic banking.

Keywords: knowledge, background, educational status and product quality and the level of awareness of the Islamic banking.

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CHAPTER 1: INTRODUCTION

1.1 Background of the study

The Islamic banking system is a financial system designed to comply with Shariah's main principle: Islamic law. Islamic finance is one of the fastest-growing areas of the global financial industry. According to (Kamal Khir, 2008), Islamic banks were an abstract concept until the second half of the 20th century. Anyhow, this situation is changing where Islamic banking now has a complete system and discipline. Around 1970, many political changes involving Islamic countries took place, and this situation helped facilitate the establishment of Islamic financial institutions. At the same time, several Islamic banks were already in the Middle East. In 1973, the Islamic Development Bank (IDB) was established during the OIC (Organization of Islamic Cooperation) Ministerial Meeting. Most OIC countries have joined the IDB to help develop Islamic banks. To date, Islamic banking is growing rapidly, with an estimated 250 or more Islamic banks operating in more than 75 countries.

In Malaysia, the first step taken by the Malaysian government is to establish Lembaga Tabung Haji after five years of independence to implement the Islamic financial system in the Malaysian community. Lembaga Tabung Haji is the first Islamic financial institution developed for Malaysian Muslims to reduce the spending on Mecca pilgrimages by Malaysian Muslims. According to (Kamal Khir, 2008), Islamic banks in Malaysia began to take root with the establishment of Bank Islam Malaysia Berhad (BIMB) in 1983. The growing population of Islam and the recognition of Islamic values have led to greater demand for the products and services of the Islamic banking system. BIMB was founded to meet the launch and marketing needs and challenges of various non-profit products such as *Qard Hassan*, *Mudarabah*, and *Musharakah*.

The Central Bank of Malaysia also plays an important role in setting long-term goals for building a dual banking system. In other words, the Islamic banking system and the conventional banking system work in parallel. BNM uses a step-by-step approach as a means of achieving long-term goals. BNM also plays a direct role in the nationwide expansion of Islamic banks to spread the interests and interests of Islamic banks. The Islamic Banking Act (IBA) was introduced on April 7, 1983, as the legal basis for the establishment of Islamic banks. The IBA provided legal rights to BNM with the right to supervise and control Islamic banks, just like other licensed banks (BNM, 2012).

According to (Abdullah, 2007), in their study, explained that one of the aspirations of the Malaysian government is to have a strong Islamic banking system. This is evidence that the Malaysian government supports the improvement of Islamic banking performance and encourages compliance with Islamic or Shariah law in conducting day-to-day financial activities. Referring to Datuk Abdul Halim Ismail, former Managing Director of BIMB and Chairman of the Board of Syarikat Takaful Malaysia, stated that Islamic banking has strong demand and positive momentum as Islamic financial products and services have received positive feedback from customers. This shows that Malaysia has a great opportunity to become one of the countries with the best Islamic banking system in the world.

1.2 Problem Statement

Since 2003, the Islamic banking system has experienced a rapid increase in the use of Islamic products and services around the world. Based on statistics released by Bank Negara Malaysia (BNM) 2012, it has shown a comparison of the number of conventional bank deposits and the number of Islamic bank deposits from 2007 to

2010. Therefore, until 2010, the study from statistics released by Bank Negara Malaysia in 2012 found that the amount of conventional bank deposits is still high compared to the number of Islamic bank deposits. Although the Islamic banking system has been improving over the years, competing with conventional banks is still sufficient. Thus, this situation has made it clear to us that the majority of banking consumers still do not practice or may still be unaware of the Islamic banking system, particularly among university students.

Based on current achievements, Islamic banking shows an increase in the volume of the banking market from year to year, but the increase is still slow and still far from achieving BNM's target. By 2020, BNM's target is to achieve 40% of the local financial industry market share from Islamic banking ("The Star," 2014). Therefore, to achieve that target or goal, Islamic banking needs to consider the customer factor including the students who can contribute to the dramatic increase in the Islamic banking market.

In addition, through research conducted by (MUSSE), there is a situation where it often occurs in non-Islamic groups. After the existence of this Islamic banking system, it still needs to be done in considering more ideas so that non-Muslims do not face any difficulties in understanding the system they use. This matter is observed through many factors where in the basic principles of Islamic banking itself too many Arabic terms and words are used. This situation not only affects non-Muslims but also affects many other young people who have a limited level of awareness and knowledge, including UMK students.

However, a study conducted by (De Run, 2008) shows that the higher the level of education a person has, the more opinions vary in understanding Islamic banking products and services. Each education obtained will not be the same as the other. Even

so, there is no significant influence between the perception and understanding of the Islamic banking system.

Therefore, this study aims to examine the level of awareness of UMK students regarding the Islamic banking system. Before implementing appropriate strategies in attracting potential customers, the students from UMK, it is critical to understand the factors that cause the lack of awareness and understanding the awareness of the UMK student towards the Islamic banking system.

Various factors lead to the awareness of UMK students on the Islamic banking system such as knowledge, background, education status, and product quality. Therefore, this study needs to be done by looking at all these factors so that the level of awareness of the Islamic banking system among students can be produced to increase the use of Islamic banking products.

1.3 Research Question

For this study, there are four research questions to be answered to fulfil the objectives. These four research questions will determine the outcome after the study was conducted. The research questions of this study are:

1. Is there any relationship between knowledge and the level of awareness of the Islamic banking system among students at UMK?
2. Is there any relationship between background and the level of awareness of the Islamic banking system among students at UMK?
3. Is there any relationship between the education status and the level of awareness of the Islamic banking system among students in UMK?
4. Is there any relationship between product quality and the level of awareness of the Islamic banking system among students at UMK?

1.4 Research Objective

The objectives of our study are to identify the factors influencing the level of awareness of the Islamic banking system among students at UMK. Specifically, this study aims to achieve the following objectives:

1. To examine the relationship between knowledge and the level of awareness of the Islamic banking system among students at UMK.
2. To examine the relationship between background and the level of awareness of the Islamic banking system among students at UMK.
3. To examine the relationship between education status and the level of awareness of the Islamic banking system among students in UMK.
4. To examine the relationship between product quality and the level of awareness of the Islamic banking system among students at UMK.

1.5 Scope of the Study

This study is basically to examine whether the knowledge, background, educational status, and quality of the Islamic banking product itself affect the level of awareness of the Islamic banking system among students in UMK. The independent variables were knowledge (1), background (2), Educational status (3), and product quality (4). While the dependent variable of this survey is the level of awareness of the Islamic banking system among UMK students. The sample of this study will focus on UMK students around the State of Kelantan, which is in Pengkalan Chepa, Bachok, and Jeli.

1.6 Significance of Study

The findings of this study will give benefit students at UMK to better understand how the Islamic banking system is applied in their daily lives. It will

immediately be able to benefit the public as they will be able to portray a clear picture of the advantages of using the Islamic banking system. At the same time, this study was conducted to examine whether knowledge, background, educational status, and product quality affect the level of awareness of the Islamic banking system among students at UMK. Not only that, this study can also help change the negative views of the Islamic banking system and add more people who are interested in learning and knowing the advantages produced by the Islamic banking system.

In addition, the purpose of this study is to provide evidence and it is also expected to benefit the government, Islamic financial institutions, and managers of banking organizations to increase their knowledge in implementing more suitable programs to promote Islamic banking products to students at UMK and throughout Malaysia. It is likely that there are still many students who are still unaware of the existence of the Islamic banking system, especially those who do not come from the same field.

Next, the findings of this study also expect that in the future this study can be used as a guide for Islamic banking organizations in developing new products or services that are more innovative to attract more students or the public to use the Islamic banking system. In summary, Islamic banks operating around the state of Kelantan can use the findings of this study to get a clearer picture of the perception of students at UMK towards the Islamic banking system. This study can also help Islamic banking in formulating a suitable marketing strategy to attract more banking users among students.

Findings from this study can also provide good information to new researchers on this topic. This study acts as a basic overview of how to conduct a research project, including what and how the research is conducted. This can be used as a reference for

those who want to study this topic because the Islamic banking system has become one of the systems in the banking world in Malaysia and the percentage of its use has also increased over time. So, future researchers can use these factors as a reference for future studies.

1.7 Definition of Term

1.7.1 Knowledge

As everyone knows, people with a lot of knowledge will make the right decisions. Therefore, knowing certain things is important for analyzing information about a matter to ensure further recognition of it and to avoid any misunderstanding.

According to Yoesoef (2014), the Islamic community's knowledge of the Islamic banking system products is one of the most effective factors where knowledge is a real experience stored in human consciousness. Knowledge means information obtained through advertisements, social media as well as a person's experience.

1.7.2 Background

According to Hendrik Saputra and Moch (2019) not enough to focus on the legal and percentage aspects of expanding Islamic banks, they also need to focus on the market and individuals who use banking, namely customers. Customer attitudes and views regarding the features of the banking system itself can affect how customers use banking products.

1.7.3 Educational Status

Education is about learning skills and knowledge. Education can help people learn how to do something and support them to think about what they are learning. Education needs research to know how to make it better.

Through education, the knowledge of society, the country, and the world can be inherited by generations. Education can also help and concern individuals from one level to another. Educated individuals can do well such as helping less educated people and encouraging them to get a better education.

1.7.4 Product Quality

Product quality is a good level of service or a combination thereof to solve problems that arise or meet customer needs. By improving the product (goods) and eliminating any defects, one can improve product quality and satisfy customers by incorporating features that can meet the needs (wants) of consumers. Product quality is often related to the ability to deliver on customer demands and expectations. The bank needs to continue to develop quality products in bank services to meet higher customer demands. (Richard Chinomona & Maziriri, 2017)

1.8 Organization of the proposal

Already stated in chapter 1 of this proposal regarding the introduction to the study to be completed. It covers basic information and understanding of the Islamic banking system that is unknown to many people. It also covers the issue statement, research question, objectives, and scope of the investigation, as well as the importance of the study, definitions of terms, and the chapter study organization.

Chapter 2 will discuss the past study on public awareness and knowledge

about the Islamic banking system as well as the theory that will be used in the study, a little understanding of it, the hypothesis statement, and the framework of the study. In chapter 3, there will be a review of the study's research methods such as research design, data collection methods, study population, sample size, sampling techniques, development of the research instrument, variable measurement, and data analysis process.

Data analysis is done in chapter 4. In this chapter, the empirical data gathered by questionnaires are evaluated. The descriptive analysis, scale measurement, and inferential analysis tests utilized in the statistical analysis of the data for the study project all employed SPSS. A summary of the research's whole statistical analysis will be provided in Chapter 5, along with a discussion of the study's key findings and the implications of the study. Recommendations for upcoming research projects will also be included in this chapter.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

The purpose of this literature review is to give the reader an overview of the study of the level of awareness of the Islamic banking system. This chapter also provides an over view of past studies on awareness and knowledge sharing. It also presents a case study research framework, which is the main emphasis of the research discussed in this paper. Awareness of the Islamic banking system should be nurtured from an early age so that they become accustomed to products and services that are not based on riba gharar, gambling, and fraud.

A study conducted by Faiz (2010) shows the importance of the Islamic banking system in the area of credit risk which outlines Syariah guidelines and responsibilities. This is because Islamic banking does not allow usury and elements of oppression that only benefit one side. Islamic banking has better credibility compared to conventional banks in the aspect of resilience to the fall of the global financial crisis. According to Abdullah, (2013). The Islamic banking system is a financial system that offers products and services designed to comply with the main principles of Syariah Islam and its discipline.

Besides that, interpreting these results, Noh and Samsudin (2017), suggested the study of shows a clear comparison between the Islamic banking systems with conventional banking. The results show that the resilience of the Islamic banking system in the face of credit risk is better than conventional banking. The use of the Islamic banking system provides an advantage to its users not only focused Muslims only.

Thus, this literature review can help researchers in identifying some factors that potentially influence the level of awareness among students of the University of Malaysia Kelantan and have a better understanding of the Islamic banking system. In addition, the Islamic banking system can also grow faster if accepted not only by Muslim students but also supported by demand from non-Muslim students. Therefore, this study looks at the extent to which the level of awareness of students at the University of Malaysia Kelantan about the Islamic banking system will determine the development of Islamic banking in the future when they work or do business.

2.2 Underpinning theory

Theory of Reasoned Action (TRA)

According to Md. Taib, (2008), the relationship between belief, attitude, intentions, and conduct was explained by the TRA hypothesis. Interpreting these results Vengkatesh (2003), suggested TRA is the fundamental theory that is used to describe human behaviour. The TRA model illustrates the role that personal values and attitudes have in developing nations. Besides that, according to Ajzen and Fishbein (1980), claim that TRA explains a portion of a significant variable in intention. Respondents were asked to list their interests in order to discover the belief that serves as the foundation for attitude. Customers will act to use Islamic Banking services when they have a strong belief in the goods and services offered by the institution.

In other hand, Customers will have more faith in banks when they believe in the actions they are taking. Only if consumers are sufficiently confident in the bank's standing and reputation will they transact business with it. It's because they'll feel

safe when using the bank to do transactions. The acceptance of Islamic banking tends to rise as a result. In addition, Islamic banking's behaviour helped it become more widely accepted. This is so that clients will want to do business with the bank once more if it has provided decent and equitable services. Based on this idea, a person's beliefs, attitudes, and intentions will have a significant impact on the actions they conduct in the future.

This strategy aimed a knowledge of how students generate and modify meaning through their social actions, interactions, and reactions toward this awareness of the Islamic banking system. For this research study, the topics related to the attitude of this application and found that the attitude leads to a greater level of awareness will lead to an increase in the use of Islamic banking products.

According to Fauzi, Abdullah, Basik and Muhammad, (2016), by use of the mudarabah principle the Islamic banking system is not only profit-motivated but also considers religious factors which outline justice in profit sharing. In offering products and services, the Islamic banking system prioritizes something halal and good to ensure the safety of its users. Therefore, researchers will use the theory in this study because this theory is related to the topic of awareness of the Islamic banking system among UMK student.

2.3 Previous Studies

2.3.1 Knowledge

Islamic banking is founded on Shariah law, whereas conventional banking is centered on the idea of maximizing profits and loans. The study's results showed that Islamic banks outperform regular banks in terms of cost efficiency based on suggest by Shahid et al (2010). According to Cloud, (2009), a

comparison Islamic Banking system and conventional banking in Pakistan show that conventional banks are at a declining level due to the financial crisis globally Islamic banking has emerged as a system of strong finance and high innovation while conventional banking only maintains consistent growth such as assets, financing, profits, and efficiency.

According to Haron & Wan Azmi (2008), the main tenets of Islamic banking are the prohibition of interest or *riba* in all banking transactions, conducting business and trading activities on an equitable basis and making legal profits, giving *zakat* (tax), banning monopolies, and collaboration for the benefit of society and its development. These tenets are in line with all aspects of *halal* business that are permitted by Islam. Interpreting these results Bank Negara Malaysia, (2012), suggested in contrast to the conventional banking system, the Islamic banking system promotes profit sharing in all financial transactions and forbids usury, the collecting, and payment of interest Islamic banking.

As a result, the goal of this paper is to evaluate Indian Muslims' knowledge of Islamic banking as well as their willingness to participate in such a banking system so that Islamic banking institutions can get a general idea of their potential clientele if they start doing business in India in the future. Institutes may be able to improve the scope of their communication initiatives as a result.

2.3.2 Background

In line with the findings by Mahamad and Tahir (2010), background factors also play an important role in using the Islamic banking system. This makes them less interested in using it as there are no examples to follow from

family members. Their family members always invest in fixed savings accounts at conventional banks and choose banks that offer lucrative interest rates on savings.

Interpreting these results, Zan & Hassin, (2016), suggested the higher the interest rate on the savings offered the more it becomes their choice. This shows that they only focus on the maximum material gain without regard to spiritual gain as practiced in the Islamic banking system because usury is not only not allowed in Islam, but in other religions, it is also not allowed.

2.3.3 Educational Status

In a study conducted in Pakistan, it was found that there is a significant relationship between academic qualifications and awareness of the differences in Islamic banking products which is interpreted by Khattak and Rehman, (2010). Their study also shows that most customers who use the 25 Islamic banking system have a high level of education. According to Amin, (2007), the findings are also validated by a Borneo-based study, which found a strong correlation between awareness and understanding and educational attainment.

Interpreting these results, Haque et al. (2009) suggested in their study that Malaysians with different levels of education have too many differences in their perceptions of Islamic Banks. Differences in education levels determine the view that the higher the level of education, the higher the understanding of Islamic banking. However, there is no significant relationship between the level of education and the overall perception of Islamic banking.

2.3.4 Product Quality

The product holds significance for the company since without it, it would be unable to conduct any business at all. Customers will purchase a product if they believe it to be suitable, hence in order for product marketing to be effective, the product must be tailored to the wants or needs of the customer. In other words, the development of products is better tailored to market demands or consumer preferences. According to Kotler and Armstrong, (2015) is everything that can be offered to the market to get attention, bought, used, or consumed that can satisfy wants or needs.

According to Saladin (2002), products are everything that can be offered to a market to be considered, owned, used or consumed so that it can satisfy wants and needs. Meanwhile, interpreting these results McCharty and Perreault (2003) suggested that products are the result of production that will be thrown to consumers to be distributed and used by consumers to meet their needs.

2.4 Hypotheses Statement

The four hypotheses of research will be developed to study the relationship between dependent variables, the level of UMK student awareness of the Islamic banking system and the four independent variables namely knowledge, background, educational status and product quality. While the dependent variables for this study are the level of UMK students' awareness of the Islamic banking system.

H1: There is a positive and significant relationship between knowledge and the level of awareness of the Islamic banking system among University Malaysia Kelantan Students.

H2: There is a positive and significant relationship between background and the level of awareness of the Islamic banking system among University Malaysia Kelantan Students.

H3: There is a positive and significant relationship between educational status and the level of awareness of the Islamic banking system among University Malaysia Kelantan Students.

H4: There is a positive and significant relationship between product quality and the level of awareness of the Islamic banking system among University Malaysia Kelantan Students.

2.5 Conceptual Framework

Figure 2.5: This study will look at the variable DV, which will be influenced by the variables iv1 (H1), iv2 (H2), iv3 (H3), as specified in the framework below.

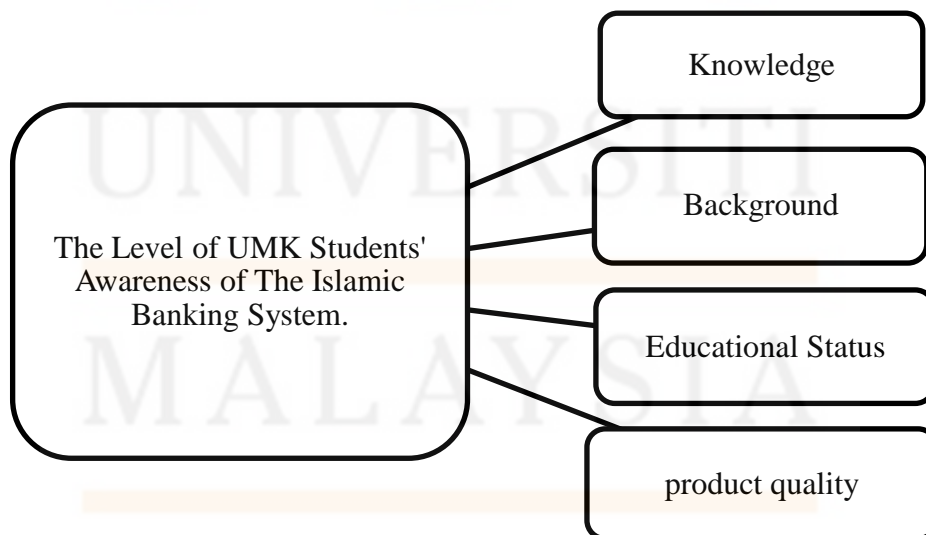


Figure 2.5: Framework for the Investigation of The Level of UMK Students' Awareness of The Islamic Banking System.

2.6 Chapter Summary

This chapter discusses the concept of the determining factors on the level of awareness of UMK students on the Islamic banking system. Based on the discussion, quantitative data and primary data used are seen as appropriate in the awareness of UMK students on the Islamic banking system. Then, the research hypothesis is also discussed. Factors such as knowledge, background, educational status, and product quality are determinants of the level of awareness of students in the Islamic banking system.

The next chapter will discuss the methodology, design, and implementation that will be used to provide a clear understanding in determining the level of awareness of UMK students on the Islamic banking system.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

This chapter's goal is to provide an overview of the techniques that will be applied to answer the study's objective and validate the put proposed hypotheses. This chapter is divided into eight sections: research design, data collection methods, study population, sample size, sampling techniques, research instrument development, measurement variables, and data analysis. The researcher will also describe how the questionnaires for this study will be distributed. In this study, the quantitative method is applied. A set of online questionnaires have been developed to assess the study on the awareness of the Islamic banking system among UMK students. As a result, this chapter serves the previously stated purpose and will be expanded upon in subsequent chapters.

3.2 Research Design

Since this study is a quantitative one, the data collection method used is a questionnaire. Given that the data from the questionnaire is explicit and makes the analysis simpler, quantitative research is particularly appropriate for the study that was undertaken. The most noticeable benefit of quantitative research is its ability to generalize validity and trustworthy findings to the entire population and serve as a benchmark for further research.

The study was also a descriptive analysis. This is because descriptive data will be gathered using a questionnaire that will be presented to respondents as a research tool. Uma Sekaran and Bougie (2013) explain that the units of analysis are classified into five types such as individuals, dyads, groups, organizations, and cultures. The

unit of analysis used by the researcher in this performed study focuses more on the individual. Individuals are chosen as the unit of analysis based on the statement of problems and objectives of the research where this research focuses on measuring awareness about the Islamic banking system based on knowledge, background, education level, and product quality. Individuals are very suitable to be the unit of analysis for this research. This research focuses on the study of the awareness of the Islamic banking system among students of the University Malaysia Kelantan based on the knowledge, background, educational level, and product quality of an individual.

3.3 Data Collection Methods

Data collection methods are divided into two categories, namely primary methods of data collection and secondary methods of data collection. Primary data is a type of data collected by researchers from primary sources such as through interviews, surveys, questionnaires, and experiments. Secondary data refers to the collection of information that is already available. This data is used data collected by other parties and has undergone statistical analysis. This research has used the primary data method to complete this research.

3.3.1 Primary Data

According to Joop J. Hox and Boeije (2005), primary data is data collected for specific research problems using the method that best suits the study problem.

Primary data is the first data in interaction with a sample or individual. There are several methods to collect primary data such as telephone interviews, face-to-face interviews, and questionnaires. Based on the relatively large sample size, it is impossible to use personal interview methods and telephone

interviews to collect respondent information due to time and cost constraints. Therefore, the most appropriate method to be used to collect the primary data in this study is the questionnaire method. In general, when the universe is vast and many informants and questionnaires cannot be obtained widely is one of the best methods to collect primary data. It is a method for data and information collection in social research where information will be obtained with the help of a well-prepared questionnaire by the researcher (Parajuli, 2004). A self-made questionnaire refers to a study in which the respondent should be responsible for reading and answering the questions asked in the set of questions provided by the researcher.

In this research, we created the questionnaire using the Google form the method used to collect premier results. The questionnaire is divided into three (3) parts for this review, with section A for the demographic profile, such as gender and age, section B comprises the dependent variables which are awareness of the Islamic banking system among UMK students while section C comprises of the independent variables which is knowledge, background, status of education and product quality. In this segment, the researcher will use a closed-ended question.

3.4 Study Population

The study population is a subset of the target population that the sample selects. It is more extensive than the conceptual sample frame. It is likely appropriate to say the sample frame in the form of the operation of the study population.

3.4.1 Target Population

The process of determining the population begins with determining the size of

the total study population. A population sample refers to a population as a group of individuals, things, or events of interest to study while a sample constitutes part of a population set (Uma Sekaran & Bougie, 2013). The target population of this study is all students of the University Malaysia Kelantan who are respondents to this study.

According to higher education statistics from the Ministry of Higher Education, it is estimated that the number of UMK students from 2019 to 2021 will be 6805 students. According to table Krejcie & Morgan (1970), the total population is 6805 using a 5% significance level and 95% level of confidence, the total sample to be taken is 364. One of the main reasons this study focuses on UMK students is because the researcher is a UMK student. This will make it easier for the researcher to get respondents to the research done. The selection of UMK students as the sample of this study is important because university students are the prospects and important to developing countries. This research was conducted at UMK to examine whether background, educational level, and product quality affect the Islamic banking system.

3.5 Sample Size

For sample size, the study estimated 364 people are taken to represent the population in this study. Based on the table sure sample size from a given population, 364 people are enough to represent the total student at University Malaysia Kelantan 6805.

TABLE I
Table for Determining Sample Size from a Given Population

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

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

Source: Krejcie & Morgan, 1970

Figure 3.5: Table for determining sample size from a given population

3.6 Sampling Techniques

Probability and non-probability sampling are two main types of sampling design. Probability sampling is the techniques of choosing using the principle of randomization a sample from a population, also it known as random selection or chance. Non-probability sampling is use in which the researcher picks sample based on he or she personal judgment rather than random selection (Fletwood, 2021). In addition, a study on the awareness of the Islamic banking system among UMK student consisting of various age groups from 19 until 25 years old. Therefore, probability sampling will be used because majority of ages have been a student in

UMK. Simple random selection will be used to represent the respondents, and 364 questionnaires will be selected from a population of 6806 for the procedure in this study. The study will use simple random sampling because it is simple to explain, the findings are simple to understand, and the results are reliable. The simple random sampling technique is better suited to a population high similarity.

3.7 Research Instrument Development

In the questionnaire, there are 3 sections in this study. Section A is about the related respondent information meanwhile, Section B is about the level of awareness of the Islamic banking system of the respondent. Section C focuses on measuring the respondent's knowledge, background, education status, and product quality.

3.8 Measurement of the Variables

According to Uma Sekaran and Bougie (2013) data collection in the form of numbers is what measuring involves. A measurement is a tool or method that classifies individuals based on how differ from one another on the variables of interest in the research. Each variable, such as nominal and interval, presents a different set of data. In this study, a nominal variable and interval variable will be used for the questionnaire. The nominal scale will use in Section A, for interval scale, it will use in Section B and Section C. So, it can make easy for respondent to tick the question in a set of questionnaires. Nominal scale is consisting of categorizing items into a group. Numbers are only used as labels and it has no numerical significance and do not represent any order or distance. Suparji Suparji, Heru Santoso Wahito Nugroho, and Martiningsih (2019) said that if no difference in categories so that is nominal scale. For interval scale researcher use the five-point Likert scale. Likert scale was

chosen as the instrument for the research. Likert scale where respondents have to choose answer based on ranking given such as the five-point Likert scale: 1 represent to 'Strongly Disagree', 2 represents "Disagree", 3 represents 'Neutral', 4 represents 'Agree' and 5 represents for 'Strongly Agree'. This because the reactions are effectively quantifiable and abstract to the calculation of some scientific investigation.

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

Figure 3.8: Five-point Likert Scale

3.9 Procedure for Data Analysis

The data analysis methods regarding the objectives of the study will be classified and the explanation of the other methods of collecting data that will be used. Based on the study, the data collected is quantitative data. By using the software version of the Update to the Social Sciences Program (SPSS), the data collected in this study were calculated and analysed. SPSS is a software statistic that can be used to analyse and interpret quantitative data, which is one of the reasons why we chose SPSS software in this study. In addition, the time taken to calculate primary data can be minimized in assisting research and thus facilitating quantitative data more quickly and accurately for analysis. The researchers will conduct reliability analysis, descriptive analysis and Pearson's Correlation analysis method will be discussed in following subsection:

3.9.1 Descriptive Statistic

Firstly, the respondent will provide basic information about gender which is male and female, about age start from 20 years old and below, 21-22 years old, 23-24 years old, and last 25 years old and above. Next is race, there are three main race Malay, Chinese, Indian and Others race also can be a respondent. Also have campus, campus Kota, campus Bachok and campus Jeli. Next is faculty in UMK is FKP, FHPK, FTKW, FPV, FIAT and Others. Last is level of education start from Diploma, Bachelor's Degree, Master Degree, PHD and Others. This collection of information can make a process of descriptive statistics and analyzing those statistics.

3.9.2 Reliability Test

In this research, the variable size of the dependent variable and independent variable which is a test measurement occurs without error. This study will use Cronbach's alpha because it is most often used for assessing a factor's overall internal dependability. Cronbach's alpha tests are used to determine the reliability based on multiple-question Likert scale questionnaires (Stephanie, 2021). There are several reports on acceptable alpha value ranging from 0.70 to 0.95. (Tavakol & Dennick, 2011).

Table 3.9.2 Scale of Cronbach's Alpha

Cronbach's alpha	Internal consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

3.9.3 Pearson Correlation

In this research, the Pearson Correlation analysis the direction and strength of a linear straight-line relationship between variables influencing the level of awareness of the Islamic banking system among student at UMK. The independent variables consisting of Knowledge, Background, Status of Education and Product Quality. The dependent variables which is the awareness of the Islamic banking system among UMK students. Thus, the mutual influence between two variables for the study can be tested through correlation analysis (Mukaka, 2012). A perfect linear relationship is formed when the correlation coefficient is either -1 or +1. When there is no linear relationship is formed between the independent and dependent variables, the correlation coefficient is zero. The thumb of rule for Pearson's Correlation Coefficient is show below.

Table 3.9.3 Pearson Correlation Coefficient

Correlation	Value
Perfect Positive Correlation	+1
No Correlation	0
Perfect Negative Correlation	-1

3.10 Summary

Overall, this chapter describes the methodology used in the study including paradigm approach, research design, data collection methods. Study population, sample size, sampling techniques, research instrument development, measurement of the variable, and procedure for data analysis about the level of awareness of the Islamic banking system among student at University Malaysia Kelantan, were selected as respondents in this study.

After very attractive explanation of the information provided in this chapter, the researchers will discuss the findings of all research in very deep detail in the next chapter and will also show the pattern of the result-based data analysis where it will also relate to research issues and research objective.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 Introduction

The content of this chapter is to interpret the data of the analysis collected by using the method of data analysis in previous chapter. In this chapter, it has been divided into six sections which is reliability test, descriptive statistics, frequency distribution, correlation coefficient, regression analysis and lastly is chapter summary.

4.2 Preliminary Analysis

4.2.1 Pilot test

According to Uma Sekaran and Bougie (2013), reliability is significant. It is a measurement that has been tested for both consistency and stability. The internal consistency coefficient of the questionnaire items was determined using Cronbach's alpha coefficient. Cronbach's alpha testing was used because it is the most widely used dependability test method.

If Cronbach's alpha coefficient ranges between 0.6 and 0.8, it is considered moderate and acceptable. Cronbach's alpha measurement is very sensitive to the number of items which means a lower Cronbach's alpha is acceptable if the indicator variable has only two or three items. In this research, the researcher conducted a pilot test with 36 respondents, and the reliability test of this pilot test was used to obtain the validity of the variables. Table 3.9.2 shows Cronbach's alpha and Cronbach's alpha scale for each variable to determine whether the instrument meets requirements.

4.2.2 Reliability Test for Pilot Test

Table 4.2.2 Summary of Reliability Analysis for Pilot Test

Variable	Cronbach's Alpha	No of Items	Level of Reliability
Knowledge	0.853	4	Good
Background	0.864	4	Good
Status of Education	0.900	4	Excellent
Product Quality	0.941	4	Excellent

The pilot test used Cronbach's alpha to assess the data reliability. Cronbach's alpha value obtained for the variable is more significant than 0.8 which is in the range between 0.853 to 0.941. This proved that the measurements for every variable used in the pilot test in this investigation were accurate. As a result, the researcher did an actual study to administer the questionnaire in the field after receiving Cronbach's alpha value.

4.3 Result of Demographic Profile of Respondents

4.3.1 Gender

Table 4.3.1: Statistic of Respondents' Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	258	70.9	70.9	70.9
	Male	106	29.1	29.1	100.0
Total		364	100.0	100.0	

Figure 4.3.1: Statistic of Respondents' Gender

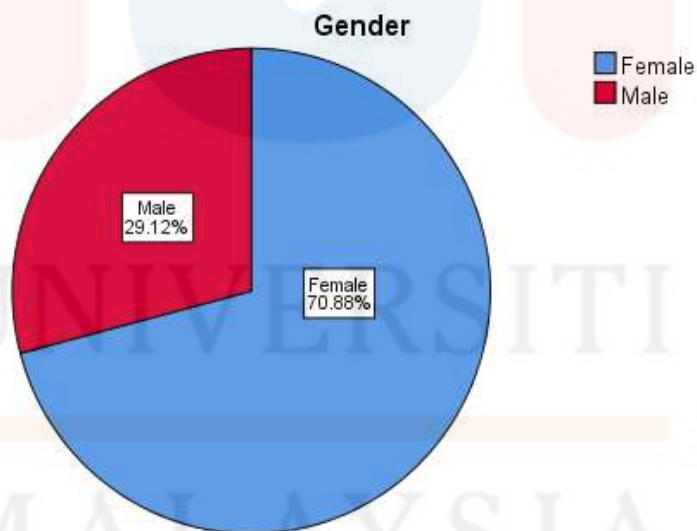


Table 4.3.1 and figure 4.3.1 are recorded based on the respondent's genders. Both show the frequency and percentage of genders of this research respectively. It shows that the majority of respondents were female 70.88% (n = 258) while the rest were male at 29% (n = 106).

4.3.2 Age

Table 4.3.2: Statistic of Respondents' Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 years old and below	58	15.9	15.9	15.9
	21-22 years old	111	30.5	30.5	46.4
	23-24 years old	166	45.6	45.6	92.0
	25 years old and above	29	8.0	8.0	100.0
Total		364	100.0	100.0	

Figure 4.3.2: Statistic of Respondents' Age

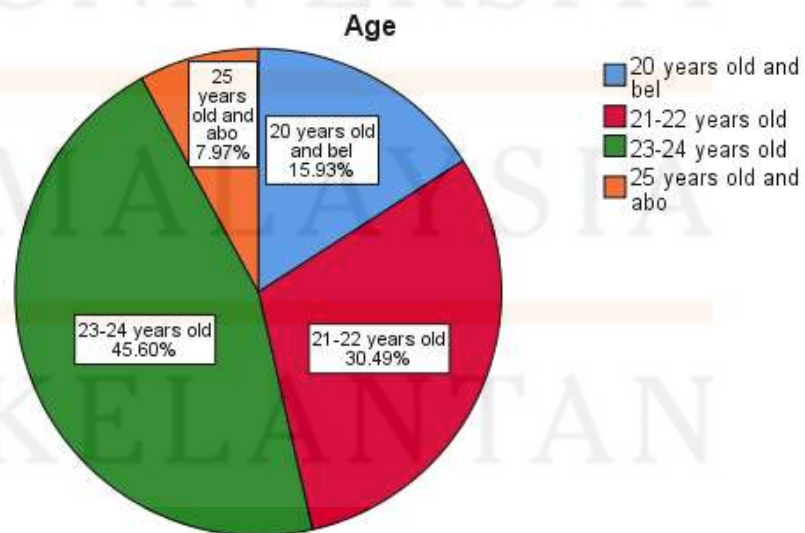


Table and figure above for the age distribution among the respondents, the highest number of respondents were from age of 23-24 years old with 45.6% (n = 166), the second highest is 21-22 years old with 30.5% (n = 111), the third is 20 years old and below with 15.9% (n = 58), and the last is 25 years old and above with 8.0% (n = 29).

4.3.3 Race

Table 4.3.3: Statistic of Respondents' Race

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bumiputra	2	.5	.5	.5
	Chinese	25	6.9	6.9	7.4
	Indian	20	5.5	5.5	12.9
	Malay	315	86.5	86.5	99.5
	Siam	1	.3	.3	99.7
	Somali	1	.3	.3	100.0
Total		364	100.0	100.0	

Figure 4.3.3: Statistic of Respondents' Race

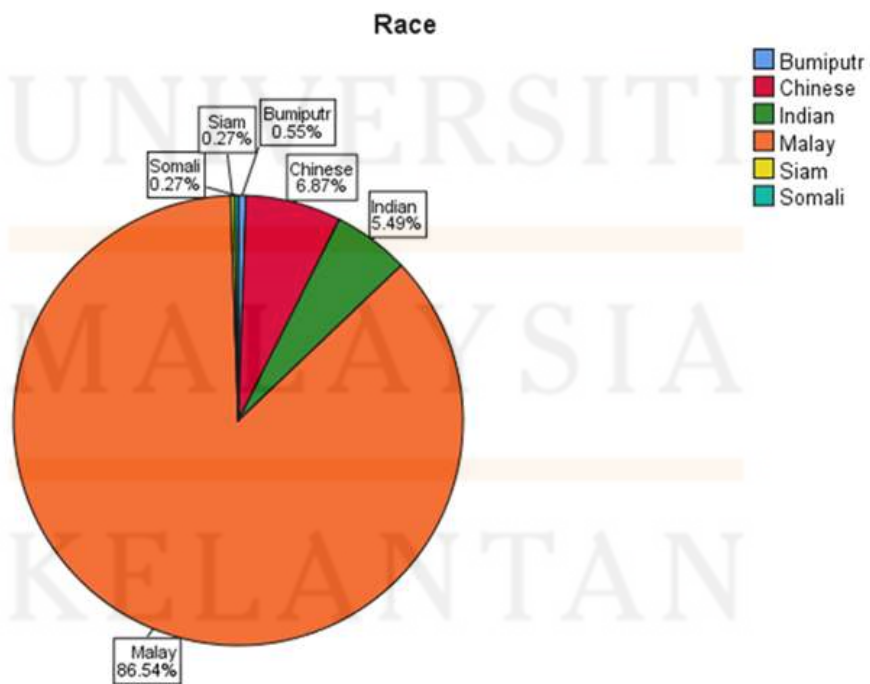


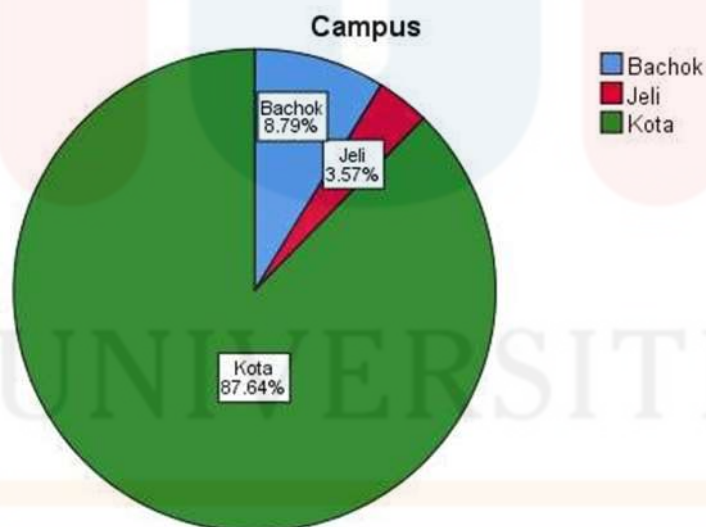
Table and figure above for the race distribution among the respondents, the highest number of respondents were from Malay at 86.5% (n = 315), the second highest in Chinese at 6.9% (n = 25), the third is Indian with 5.5% (n = 20), and for Others from Bumiputra with 0.5% (n = 2), Siam with 0.3% (n = 1) and Somali with 0.3% (n = 1).

4.9.4 Campus

Table 4.3.4: Statistic of Respondents' Campus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachok	32	8.8	8.8	8.8
	Jeli	13	3.6	3.6	12.4
	Kota	319	87.6	87.6	100.0
Total		364	100.0	100.0	

Figure 4.3.4: Statistic of Respondents' Campus



This table and figure above for the campus distribution among the respondents, the highest number of respondents were from campus Kota with 87.64% (n = 319), the second highest is campus Bachok with 8.8% (n = 32), the last from campus Jeli with 3.6% (n = 13).

4.3.5 Faculty

Table 4.3.5: Statistic of Respondents' Faculty

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	FBKT	2	.5	.5	.5
	FHPK	66	18.1	18.1	18.7
	FIAT	10	2.7	2.7	21.4
	FKP	247	67.9	67.9	89.3
	FPV	8	2.2	2.2	91.5
	FTKW	30	8.2	8.2	99.7
	JSD	1	.3	.3	100.0
Total		364	100.0	100.0	

Figure 4.3.5: Statistic of Respondents' Faculty

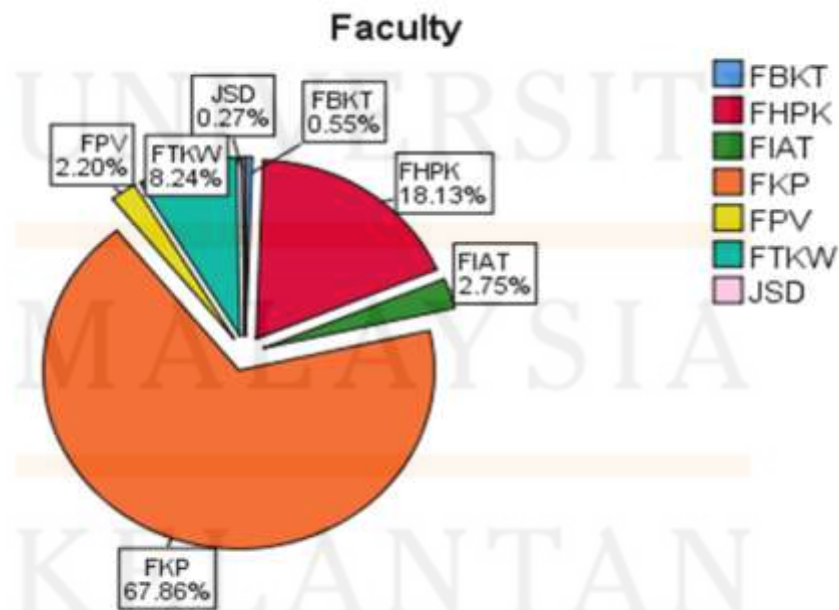


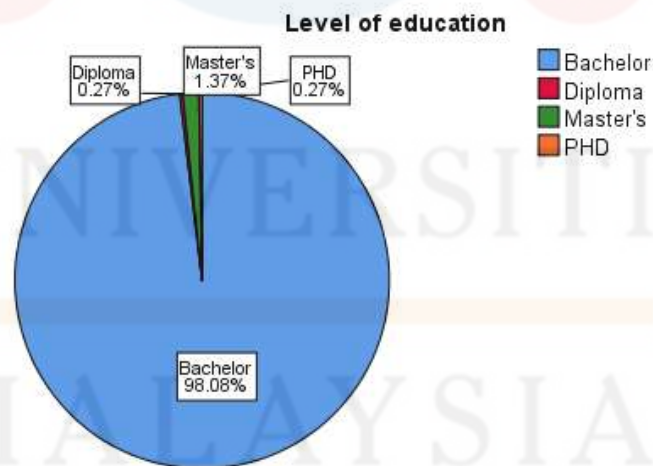
Table and figure above for the faculty distribution among the respondents, the highest number of respondents were from FKP with 67.9% (n = 247), the second highest is FHPK with 18.1% (n = 66), the third is FTKW with 8.2% (n = 30), and for next is FIAT with 2.7% (n = 10), after that FPV with 2.2% (n = 8) and another FBKT with 0.5% (n = 2) and lastly JSD with 0.3% (n = 1).

4.3.6 Level of Education

Table 4.3.6: Statistic of Respondents' Level of Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	357	98.1	98.1	98.1
	Diploma	1	.3	.3	98.4
	Master's	5	1.4	1.4	99.7
	PHD	1	.3	.3	100.0
Total		364	100.0	100.0	

Figure 4.3.6: Statistic of Respondents' Level of Education



This table and figure above for the Level of Education distribution among the respondents, the highest number of respondents were Bachelors with 98.08% (n = 357), the second highest is Master's with 1.4% (n = 5), the last from Diploma and PHD with same 0.3%

4.3.7 Awareness of The Islamic Banking System

Table 4.3.7: Statistic of Respondents' awareness of the Islamic banking system

No	Items	N					Mean	Std. Deviation
		1	2	3	4	5		
CK1	I am aware of Islamic banking.	1	7	7	196	153	4.35	.646
CK2	I am aware that Islamic banking is based on Shariah.	3	8	26	187	140	4.24	.748
CK3	I am aware of the instruments used in the financing system offered by Bank Islam.	5	33	94	133	99	3.79	.988
CK4	If I keep my money in an Islamic bank, I am more certain and confident that my money will not be invested in unethical transactions such as gambling and so on.	4	16	81	131	132	4.02	.928

The table above shows the distribution of awareness of the Islamic banking system among 364 respondents. The result showed that all responded answer the questionnaire, B1 showed that respondents highly agreed which is 53.8% (n = 196), the second highest answer strongly agrees with 42% (n =

153) respondents, while disagree and uncertain with the same value respondent 1.9% (n = 7) and last for strongly disagree 0.3% (n=1) respondent.

Next, the result showed that all responded answer the questionnaire, B2 showed that respondents highly agree which is 51.4% (n = 187), the second highest answered were strongly agree with 38.5% (n = 140) respondents, the third highest uncertain with 7.1% (n = 26), while the second last were disagree with 2.2% (n = 8) and last for strongly disagree 0.8% (n = 3) respondents.

Other than that, the result showed that all responded answer the questionnaire, B3 showed that respondents highly agree which is 36.5% (n = 133), the second highest answered were strongly agreed with 27.2% (n = 99) respondents, the third highest were uncertain with 25.8% (n = 94), while the second last was disagree with 29.1% (n = 33) and last for strongly disagree 1.4% (n = 5) respondents.

Lastly, the result showed that all responded answer the questionnaire, B4 showed that respondents highly strongly agree on one which 36.3% (n = 132), the second highest answered were agree with 36.0% (n = 131) respondents, the third highest were uncertain with 22.3% (n = 81), while the second last was disagree with 4.4% (n = 16) and last for strongly disagree 1.1% (n = 4) respondents.

4.4 Result of Descriptive Analysis

4.4.1 Knowledge

Table 4.4.1: Descriptive Analysis for Knowledge.

No	Items	N					Mean	Std. Deviation
		1	2	3	4	5		
CK1	I know that Islamic banking does not involve in Riba (interest)	2	4	26	190	142	4.28	.691
CK2	I know that Islamic banking returns are based on sales, leases, and partnership profits.	1	27	100	143	93	3.82	.907
CK3	I know about the differences between the conventional banking system and the Islamic banking system.	1	15	92	164	92	3.91	.830
CK4	I know that Islamic banking can only invest in businesses that are not prohibited by Islam alone.	0	15	82	155	112	4.00	.836

Table 4.4.1 shows the frequency, mean and standard deviation for the items used to measure the knowledge. There were four questions measured with the highest mean of 4.28 for item CK1 on the statement “I know that Islamic banking does not involve Riba (interest)”. There is a total of 91.2% (n = 332) respondents who strongly agree and agree on item CK1.

Otherwise, the lowest mean 3.82 was for item CK2. There is a total of 35.2% (n = 128) of respondents who are uncertain, disagree, and strongly disagree, with the statement “I know that Islamic banking returns are based on sales, leases, and partnership profits”. The mean values for the other two items for CK3 and CK4 were 3.91 and 4.00 respectively.

4.4.2 Background

Table 4.4.2: Descriptive Analysis for Background.

No	Items	N					Mean	Std. Deviation
		1	2	3	4	5		
CB1	I have example exposure to Islamic banking through the people around me.	12	66	52	135	99	3.67	1.153
CB2	I gained experience with Islamic banking products while I was still studying.	17	65	41	132	109	3.69	1.153
CB3	My friends helped me understand the Islamic banking system in more detail.	11	79	61	118	95	3.57	1.177
CB4	Many of my family members use the services of the Islamic banking system.	16	108	52	80	108	3.43	1.304

Table 4.4.2 shows the frequency, mean and standard deviation for the items used to measure the background. There were four questions measured with the highest mean of 3.67 for item CB2 on the statement “I have gained

experience on Islamic banking products while I was still studying”. There is a total of 66.2% (n = 241) of respondents who strongly agree and agree on item CB2.

Otherwise, the lowest mean of 3.43 was for item CB4. There is a total of 48.4% (n = 124) respondents who are uncertain, disagree, and strongly disagree, with the statement “Many of my family members use the system of the Islamic banking system”. The mean values for the other two items for CB1 and CB3 were 3.67 and 4.57 respectively.

4.4.3 Status of Education

Table 4.4.3: Descriptive Analysis for Status of Education.

No	Items	N					Mean	Std. Deviation
		1	2	3	4	5		
CS1	My course reveals a lot about the Islamic banking system.	55	47	36	89	137	3.57	1.473
CS2	My course helped me in understanding the Islamic banking system.	55	48	35	92	134	3.55	1.470
CS3	I feel that the Islamic banking system is better than the conventional banking system.	9	11	70	149	125	4.02	0.939
CS4	As a student, I prefer to use the Islamic banking system.	3	29	72	126	134	3.99	0.980

Table 4.4.3 shows the frequency, mean and standard deviation for the items used to measure the status of education. There were four questions measured with the highest mean of 4.02 for item CS3 on the statement “I feel that the Islamic banking system is better than the conventional system”. There is a total of 75.2% (n = 274) of respondents who strongly agree and agree on item CS3.

Otherwise, the lowest mean 3.55 was for item CS2. There are 37.9% (n = 138) of respondents who are uncertain, disagree, and strongly disagree, with the statement “My course helped me in understanding the Islamic banking system”. The mean values for the other two items for CS1 and CB4 were 3.57 and 3.99 respectively.

4.4.4 Product Quality

Table 4.4.4: Descriptive Analysis for Product Quality.

No	Items	N					Mean	Std. Deviation
		1	2	3	4	5		
CP1	Islamic banking products are more attractive than conventional banks.	0	8	94	155	107	3.99	0.801
CP2	Islamic banks provide more advantage than conventional bank.	2	10	99	159	94	3.91	0.827
CP3	Islamic banks provide sufficient information on their products.	1	19	108	145	91	3.84	0.870
CP4	I have no doubt of the Islamic banking products.	2	10	75	132	145	4.12	0.867

Table 4.4.4 shows the frequency, mean and standard deviation for the items used to measure the product quality. There were four questions measured

with the highest mean of 4.12 for item CP4 on the statement “I have no doubts of the Islamic banking products”. There is a total of 76.1% (n = 277) of respondents who strongly agree and agree on item CP4.

Otherwise, the lowest mean 3.84 was for item CP3. There is a total of 35.2% (n = 128) of respondents who are uncertain, disagree, and strongly disagree, with the statement “Islamic banks provide sufficient information on their products”. The mean values for the other two items for CP1 and CP2 were 3.99 and 3.91 respectively.

4.5 Reliability Test

The reliability test is a technique for examining the internal consistency of a scale. To measure the level of consistency, we employed Cronbach's alpha coefficient. All constructs and variables must have Cronbach's alpha values that are greater than 0.6. Although Nunnally (1967) states that a scale's Cronbach's alpha coefficient can be accepted if it is above 0.6, this study's Cronbach's alpha was set at 0.6 because it was examining consumer behavior, which is below the ideal of 0.7. Overall, Cronbach's alpha coefficient for each variable is more than 0.6. Cronbach's alpha can, however, only rise beyond 0.6 for the Attribution of Responsibility (AR) variable if two items are removed.

Table 4.5: The Reliability Test

Variables	Cronbach's Alpha	No. of Items	Level of Reliability
Knowledge	0.893	4	Good
Background	0.947	4	Excellent
Status of Education	0.926	4	Excellent
Product Quality	0.926	4	Excellent

Based on the table, we can conclude that all the items in this study are consistent and reliable.

4.6 Normality Test

There are three methods or statistical tests commonly used to test the normality of data the Kolmogorov-Smirnov test, the Shapiro-Wilk test, or skewness and kurtosis. The Shapiro-Wilk test is the best because it rejects the null hypothesis of the normality test at the smallest sample size compared to the other tests for all levels of skewness and kurtosis of each distribution. If the Shapiro-Wilk test value is greater than 0.05 then the data is normal. if the value is smaller than the data is not normal.

Therefore, the researcher used a nonparametric version of the test which is the skewness and kurtosis normality test. These normality tests were performed on all dependent and independent variables. Therefore, the researchers conducted this test

to ensure that the data were distributed normally using skewness and kurtosis values for each item.

Table 4.6: The Test of Normality

Variable	Skewness	Kurtosis	Result
Knowledge	-0.253	-0.432	Normal distributed
Background	-0.365	-0.933	Normal distributed
Status of Education	-0.633	-0.834	Normal distributed
Product Quality	-0.356	-0.300	Normal distributed

The results of the analysis show that the table tests of normality for all dependent and independent variables have significant values of 0.000. This means the data is not normal because the value of 0.000 is smaller than 0.05.

4.7 Pearson Correlation Coefficient Analysis

To determine the relationship in linear regression or a linear relationship between two continuous variables, the researchers used the Pearson Correlation Coefficient of the awareness of the Islamic banking system among UMK students which served as the dependent variable with each of the independent variables consisting of Knowledge, Background, Status of Education and Product Quality. Table 4.7.1 showed the magnitude relationship of Pearson Correlation value while table 4.7.2 showed the result of Pearson's Correlation Coefficient that was used to identify the hypotheses.

Table 4.7.1: The Magnitude Relationship of Pearson Correlation Value

Pearson Correlation Value, r	Magnitude Relationship
1.01 – 0.09	Negligible
0.10 – 0.29	Low
0.30 – 0.49	Moderate
0.50 – 0.69	Substantial
0.70 – 0.90	High
1.0	Perfect

Table 4.7.2: Results of Pearson Correlation Analysis

		Knowledge	Background Education	Status of Product Quality	The Level of Awareness of the Islamic Banking System
Knowledge	Pearson Correlation	1	.819**	.790**	.824**
	Sig. (2-tailed)		.000	.000	.000
	N	364	364	364	364
Background	Pearson Correlation	.819**	1	.880**	.817**

	Sig. (2-tailed)	.000		.000	.000	.000
	N	364	364	364	364	364
Status of Education	Pearson Correlation	.790**	.880**	1	.831**	.800**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	364	364	364	364	364
Product Quality	Pearson Correlation	.863**	.833**	.831**	1	.807**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	364	364	364	364	364
The Level of Awareness of the Islamic Banking System	Pearson Correlation	.824**	.817**	.800**	.807**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	364	364	364	364	364

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

Based on the table, it was found that the Pearson correlation relationship between knowledge and knowledge is perfect which is equal to 1. while, the correlation relationship between knowledge and background (0.819), the relationship

between knowledge and education status (0.790), the relationship between knowledge and product quality (0.863) and the relationship between knowledge and the level of awareness of the Islamic banking system (0.824) show a correlation relationship the highest.

Besides that, the Pearson correlation relationship between background and background is perfect which is equal to 1. while, the correlation relationship between background and knowledge (0.819), the relationship between background and education status (0.880), and the relationship between background and product quality (0.833) and the relationship between background and the level of awareness of the Islamic banking system (0.817) show a correlation relationship the highest.

Next, the Pearson correlation relationship between education status and education status is perfect which is equal to 1. while, the correlation relationship between education status and knowledge (0.790), the relationship between education status and background (0.880), the relationship between education status and product quality (0.831) and the relationship between education status and the level of awareness of the Islamic banking system (0.800) show a correlation relationship the highest. Show a correlation relationship the highest.

Next, Pearson's correlation relationship between product quality and product quality is perfect which is equal to 1. while, the correlation relationship between product quality and knowledge (0.863), the relationship between product quality and background (0.833), the relationship between product quality and education status (0.831) and the relationship between product quality and the level of awareness of the Islamic banking system (0.807) show a correlation relationship the highest.

The last Pearson correlation relationship between the level of awareness of the Islamic banking system and the level of awareness of the Islamic banking system is perfect which is equal to 1. while, the correlation relationship between the level of awareness of the Islamic banking system and knowledge (0.824), the relationship between the level of awareness of the Islamic banking system and background (0.817), the relationship between the level of awareness of the Islamic banking system and education status (0.800) and the relationship between the level of awareness of the Islamic banking system with product quality (0.807) show a correlation relationship the highest.

4.8 Multiple Linear Regression

Multiple linear regression was used in this research to find out the awareness of the Islamic banking system based on the independent variables which are knowledge, background, education status, and product quality.

Table 4.8.1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.869 ^a	.755	.753	.35845

a. Predictors: (Constant), Product Quality, Status of Education, Knowledge,

Background

Based on table 4.8.1, the R square equals 0.755 or 75.0% indicating a strong significant relationship between the level of significance at 5%. Therefore, the value obtained is a strong correlation and indicates that all independent variables can explain 75.00% of the variation in the dependent variable whereas the remaining 25.00% of the variation in the dependent variable is explained by other factors that are not tested in this research.

Table 4.8.2: ANOVA table

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	142.373	4	35.593	277.012	.000 ^b
	Residual	46.128	359	.128		
	Total	188.501	363			

a. Dependent Variable: The Level of Awareness of the Islamic Banking System

b. Predictors: (Constant), Product Quality, Status of Education, Knowledge, Background

The value of F is 277.012, with a p-value of 0.000 indicating significance which is less than the 0.05 alpha level. This means that there is a statistically significant difference between dependent variables and independent variables. So, knowledge, background, education status, and product quality influence the level of awareness of the Islamic banking system among UMK students.



Table 4.8.3: MLR Correlation Coefficient Result

Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	1.125	.124		9.110	.000
	Knowledge	.354	.056	.351	6.329	.000
	Background	.154	.039	.241	3.916	.000
	Status of Education	.123	.038	.192	3.238	.001
	Product Quality	.136	.057	.144	2.396	.017

a. Dependent Variable: The Level of Awareness of the Islamic Banking System

Based on the table, the P value of knowledge and background is 0.000 where the value is less than α (0.05). It indicates that knowledge and background are influencing the awareness of the Islamic banking system. While the P value of the status of education and product quality influence is 0.001 and 0.017 respectively. Therefore, this indicated that this IV is not significantly influenced the level of awareness of the Islamic banking system among UMK students.

4.9 Hypothesis Testing

4.9.1 Hypothesis 1

H0: There is no significant relationship between knowledge and the level of awareness of the Islamic banking system among University Malaysia Kelantan students.

H1: There is a significant relationship between knowledge and the level of awareness of the Islamic banking system among University Malaysia Kelantan students.

From table 4.7.2, it is showed that there is a significant relationship between knowledge and the level of awareness of the Islamic banking system among University Malaysia Kelantan students because the p-value is 0.000 which is less than the significant alpha 0.01. While the Pearson Correlation Coefficient value is 0.824 which explained the high relationship between knowledge and the level of awareness of the Islamic banking system. Therefore, the H1 is accepted.

4.9.2 Hypothesis 2

H0: There is no significant relationship between background and the level of awareness of the Islamic banking system among University Malaysia Kelantan students.

H2: There is a significant relationship between background and the level of awareness of the Islamic banking system among University Malaysia Kelantan students.

From the table 4.7.2, it is showed that there is a significant relationship between background and the level of awareness of the Islamic banking system

among University Malaysia Kelantan students because the p-value is 0.000 which is less than the significant alpha 0.01. While the Pearson Correlation Coefficient value is 0.817 which explained the high relationship between background and the level of awareness of the Islamic banking system. Therefore, the H2 is accepted.

4.9.3 Hypothesis 3

H0: There is no significant relationship between the status of education and the level of awareness of the Islamic banking system among University Malaysia Kelantan students.

H3: There is a significant relationship between the status of education and the level of awareness of the Islamic banking system among University Malaysia Kelantan students.

From the table 4.7.2, it is shown that there is a significant relationship between the status of education and the level of awareness of the Islamic banking system among University Malaysia Kelantan students because the p-value is 0.000 which is less than significant alpha 0.01. While the Pearson Correlation Coefficient value is 0.800 which explained the high relationship between the status of education and the level of awareness of the Islamic banking system. Therefore, the H3 is accepted.

4.9.4 Hypothesis 4

H0: There is no significant relationship between product quality and the level of awareness of the Islamic banking system among University Malaysia Kelantan students.

H4: There is a significant relationship between product quality and the level

of awareness of the Islamic banking system among University Malaysia Kelantan students.

From table 4.7.2, it is showed that there is a significant relationship between product quality and the level of awareness of the Islamic banking system among University Malaysia Kelantan students because the p-value is 0.000 which is less than significant alpha of 0.001. While the Pearson Correlation Coefficient value is 0.807 which explained the high relationship between product quality and the level of awareness of the Islamic banking system. Therefore, the H4 is accepted.

4.10 Conclusion

Briefly, it can be concluded that this chapter is to present the results or findings that were successfully collected from the data collection activities through questionnaires. All tests in this study have been conducted by using the SPSS software to get the results of data analysis. The collected data are used for the descriptive analysis, reliability test, Pearson's Correlation, and multiple linear regression analysis to determine the relationship between the independent variable with the dependent variable and to identify the factors that influence the level of awareness of the Islamic banking system among University Malaysia Kelantan students. The findings of the results for the relationship between the independent variable and the dependent variable and the factor influencing the level of awareness of the Islamic banking system will be further discussed and explained in Chapter 5.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 Introduction

In this chapter, the research discussed and explained the result of the research through the Pearson correlation coefficient and multiple linear regression analysis, which was explained in chapter 4. The summary of the result was developed based on the issue and past study in chapter 2. Researchers also discussed their assumptions on the hypothesis testing whether the research hypothesis was accepted or rejected. This chapter also discussed the conclusion of the result objective according to the research objective presented in chapter 1.

5.2 Discussion of the Findings

The main objective of this study is to identify the relationship between knowledge, background, the status of education and product quality, and the level of awareness of the Islamic banking system among UMK students. Based on the findings in chapter 4, the researchers agreed that knowledge, background, education status, and product quality influence the level of awareness of the Islamic banking system among UMK students. Table 5.2.1 exhibits the summary of the results regarding objectives that are to find the relationship between knowledge, background, the status of education, and product quality to the level of awareness of the Islamic banking system among UMK students.

Table 5.2.1: Findings of the Result

Hypotheses	Result	Findings of data analysis
H1: There is a significant relationship between knowledge and the level of awareness of the Islamic banking system among University Malaysia Kelantan students.	r = 0.000 p = 0.824 High	H1 is accepted
H2: There is a significant relationship between background and the level of awareness of the Islamic banking system among University Malaysia Kelantan students.	r = 0.000 p = 0.817 High	H2 is accepted
H3: There is a significant relationship between the status of education and the level of awareness of the Islamic banking system among University Malaysia Kelantan students	r = 0.000 p = 0.800 High	H3 is accepted
H4: There is a significant relationship between product quality and the level of awareness of the Islamic banking system among University Malaysia Kelantan students.	r = 0.000 p = 0.807 High	H4 is accepted

5.3 Discussion

5.3.1 Knowledge

The first hypothesis predicted a positive and significant relationship between knowledge and the level of awareness of the Islamic banking system among University Malaysia Kelantan (UMK) students. Based on the Pearson Correlation analysis, the result showed that knowledge is highly influence on the level of level of awareness of the Islamic banking system among UMK students. This refer to Pearson Correlation results that show perfect positive correlation between independence variable (Knowledge) and dependent variable (The level of awareness of the Islamic banking system) at $r = 0.824$, $p > 0.000$ are shown.

The first independent variable which is knowledge has four elements (aware of Islamic banking, based on Shariah, instrument used and keep money in an Islamic bank). Among these four elements, the helpful information “I am aware of Islamic banking” has the highest mean with 4.35. This is because, student in UMK are majority using an Islamic bank because they need to open an Islamic bank account for any transaction that relate to UMK management so that they aware with Islamic bank. From Ganesh et al (2020) said that the existed of Islamic Banking in Malaysia is around 35 years. All Muslim and 75% of non-Muslim known about existed of IB therefore student in UMK.

5.3.2 Background

The second hypothesis predicted a positive and significant relationship between background and the level of awareness of the Islamic banking system among University Malaysia Kelantan students. Based on the Pearson

Correlation analysis, the result showed that background is highly influence on the level of level of awareness of the Islamic banking system among UMK students. This refer to Pearson Correlation results that show perfect positive correlation between independence variable (background) and dependent variable (The level of awareness of the Islamic banking system) at $r = 0.817$, $p > 0.000$ are shown.

The second independent variable which is background has four elements (ample exposure, gained experience, friends helped and family members). Among these four elements “I have gained experience on Islamic banking products while I was still studying”. Has highest mean with 3.69. This is because, before this they and their family more refer to conventional banks because conventional bank gives more interest rate on saving that quite reasonable. From Francesconi, M & Heckman, J.J (2016) said that family influence is very powerful role in child environment. So that because of studying in UMK the students gained the experience on Islamic banking products.

5.3.3 Status of Education

The third hypothesis predicted a positive and significant relationship between status of education and the level of awareness of the Islamic banking system among University Malaysia Kelantan students. Based on the Pearson Correlation analysis, the result showed that background is highly influence on the level of level of awareness of the Islamic banking system among UMK students. This refer to Pearson Correlation results that show perfect positive correlation between independence variable (status of education) and dependent variable (The level of awareness of the Islamic banking system) at $r = 0.800$,

$p > 0.000$ are shown.

The third independent variable which is background has four elements (course reveal, course helped understanding, feel Islamic banking better and prefer use Islamic banking). Among these four elements “I feel that the Islamic banking system is better than the conventional system”. Has highest mean with 4.02. This is because, majority of respondent have attended a class or any specialty that explains related to Islamic banking. From Dadakhon, T. (2022) said that educational factors will affect a student knowledge. So that make respondent feel that the Islamic banking system are better than the other banks.

5.3.4 Product Quality

The fourth hypothesis predicted a positive and significant relationship between product quality and the level of awareness of the Islamic banking system among University Malaysia Kelantan students. Based on the Pearson Correlation analysis, the result showed that product quality is highly influence on the level of level of awareness of the Islamic banking system among UMK students. This refer to Pearson Correlation results that show perfect positive correlation between independence variable (product quality) and dependent variable (The level of awareness of the Islamic banking system) at $r = 0.807$, $p > 0.000$ are shown.

The fourth independent variable which is product quality has four elements (more attractive, provide more advantage, provide sufficient information and no doubts). Among these four elements “I have no doubts of the Islamic banking products”. Has highest mean with 4.12. This is because, respondent know the benefits of Islamic banking product are more secure with no hidden problem better than conventional. From Musa, H. et al (2020) said

Islamic bank are more be trusted because absence of interest payments no hidden charge, while conventional have a hidden charge in their transaction if pay late or else. This make respondent feel no doubts in Islamic banking products.

5.4 Implications of The Study

5.4.1 Theoretical Implications

The main objective of this study is to determine whether knowledge, background, educational status, and product quality affect the level of awareness of the Islamic banking system among UMK students. Related previous research has done a lot of this kind of research where the respondents are more focused on the general public and students throughout Malaysia. However, this study has limited the scope of respondents to UMK students only so that Islamic banking has a more specific view on the understanding of students who come from various fields. In addition, this study was also conducted because the study of Islamic banking is still less done than conventional banking, especially in Malaysia. Therefore, the findings of this study can contribute to research papers in Malaysia and can benefit future researchers who are also interested in studying the Islamic banking system by using this study as their reference and guide.

5.4.2 Practical Implications

This study shows that 42% of respondents indicate strongly agree and 53.8% of respondents indicate agree with the awareness of the existence of Islamic banking in Malaysia. Although the percentage who are aware of this

Islamic banking system is more than half, but this does not guarantee that they will all use the products and services of the Islamic banking system. According to a study conducted by (Naveed Azeem Khattak, 2010), the percentage of respondents who use the Islamic banking system is only 66.7%. There is still a percentage that shows many people who do not know about the existence of Islamic banking. Therefore, the Islamic banking department needs to ensure that all students need to know about their existence so that the use of Islamic banking by students, especially UMK students, will be higher. A study conducted by showed that the gap between awareness and use is due to respondents who lack understanding of the characteristics of Islamic financing products. Therefore, when students reach a level of progress in their understanding of Islamic banking, this will immediately help increase the use of the Islamic banking system, especially among students at UMK.

In addition, this study revealed that several demographic variables influence the level of awareness of Islamic banking. The type of faculty has a significant relationship with all variables because there are various fields in each faculty. Therefore, Islamic banking can use this demographic factor as one of the ingredients for them to attract customers who lack an understanding of Islamic banking. They can run various campaigns such as collaborating with the university where all students have to use the Islamic banking system in every transaction. This strategy will make it easier for all students to recognize and know what the Islamic banking system is.

5.5 Limitations of The Study

We have discovered that there are several limitations based on the research that has been done. To start, only students at the University of Malaysia Kelantan are the subject of this study. Due to this circumstance, it will be impossible to generalize the findings of this survey or draw broad generalizations about the level of public awareness of the Islamic banking system. Additionally, information on respondents was gathered from a survey that was delivered online using Google Forms. Because not all respondents were devoted to and supported this study, the majority of the data collected from the respondents was erroneous. Additionally, several UMK students provided no response at all, which left the researcher in need of additional respondents to finish the survey. As a result, it will be simpler to conduct this study if it is open to students at other universities as well as the general Malaysian population.

The scale that was used in the study is also one of the limitations that are present. Because respondents often react to questions without reading the actual text, using a Likert scale to record their impressions has increased the likelihood of bias, a systemic error (Delgado-Rodriguez, 2004). In other words, each respondent will have distinct views and opinions, which will affect the responses they choose to make. This will make it impossible for this study to gauge the respondents' genuine attitudes.

Finally, the respondents' backgrounds are distinct in this study because they are college students of various racial and religious backgrounds. It will also be more likely that various reaction outcomes may occur. Examples of disparities include varying degrees of awareness or a lack of exposure to the relevant subject. It will be challenging for responders to provide their opinions in this circumstance.

5.6 Recommendation for Future Research

There are some suggestions or recommendations that can be used by future researchers to improve these limitations. First of all, the researchers need to increase the sample size in the study and thoroughly examine this research approach to refine the study's findings. This is done so that if data is obtained from other Malaysian universities, future researchers can have more comprehensive and accurate data. Since the respondents of this study were only students at University Malaysia Kelantan, future research may be can be conducted based on a larger sample. So, future researchers can focus on students from all universities in Malaysia to find out their awareness of the Islamic banking system.

In addition, the limitation of this study is focused on university students only. Despite that, the researcher will prevent the findings of the study from being published publicly or making broad conclusions about the awareness of the Islamic banking system in a community that does not consist of students. Hence, future researchers can focus on the general public from various backgrounds to get more accurate about the awareness of the Islamic banking system among Malaysians regardless of race or religion.

Finally, the researcher should conduct a study involving all residents in various states in Malaysia. However, the long-time taken to complete the study is a problem that may arise if the researcher chooses respondents from various states. Normally, it will take a long time if researchers select all the states in their research. If it covers all the states, the overall research provides more reliable and accurate results for the research about the awareness of the Islamic banking system.

5.7 Conclusion

In summary, the purpose of this study is to find out the factors that influence the awareness of the Islamic banking system among UMK students. In order to test this thesis, several tests were conducted on the data collected from the survey. The findings indicate that knowledge, background, educational status, and product quality as independent variables in this study, have a significant relationship with the awareness of the Islamic banking system among UMK student. Furthermore, based on the Pearson Correlation test results, it is possible to conclude that the four independent variables have a strong relationship with the awareness of the Islamic banking system among UMK student. The following independent T-test examples shows that the gender of Malaysians has no bearing on UMK students' awareness of Islamic banking and finance. On the other hand, the one-way ANOVA test results revealed a statistically significant difference between the dependent and independent variables. The desire for awareness of Islamic banking and finance among UMK students will increase, which can be formulated as knowledge, background, educational status, and product quality. In conclusion, this study has a positive impact on future researchers. The findings of this study can also increase the number of Islamic banking users among UMK students.

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FACTORS THAT INFLUENCE AWARENESS OF THE ISLAMIC BANKING SYSTEM AMONG UMK STUDENT

Assalamualaikum and Salam Sejahtera

Dear respondent,

We are final year students from University Malaysia Kelantan who are pursuing a Bachelor of Business Administration (Islamic Banking and Finance), under the Faculty of Entrepreneurship and Business (FKP), from Kota Campus.

We are asked to conduct a research survey as part of our Final Year Project (FYP). The purpose of this study is to examine the **“factors that influence awareness of the Islamic banking system among UMK students”**. In order to complete the task, we would most grateful if you could answer the online questionnaire. All responses will be kept confidential and will be used for academic purposes only.

Your cooperation is appreciated. Thank you

Responden yang dihormati,

Kami merupakan pelajar tahun akhir dari Universiti Malaysia Kelantan yang mengikuti pengajian Ijazah Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam), dibawah Fakulti Keusahawanan dan Perniagaan (FKP), dari Kampus Kota.

Kami diminta untuk menjalankan tinjauan penyelidikan sebagai sebahagian daripada projek penilaian tahun akhir (PPTA) kami. Tujuan kajian ini adalah untuk mengkaji **“faktor-faktor yang mempengaruhi kesedaran terhadap sistem perbankan islam dalam kalangan pelajar UMK”**. Untuk menyelesaikan tugas, kami amat berterima kasih sekiranya anda dapat menjawab soal selidik dalam talian ini. Semua jawapan akan dirahsiakan dan akan digunakan untuk tujuan akademik sahaja.

Kerjasama anda amat dihargai. Terima kasih.

Prepared by / Disediakan oleh:

1. Nurul Aein Binti Khairil Anwar (A19A0696)
2. Nurul Aida Binti Ahmad Nizam (A19A0698)
3. Nurul Aida Binti Lais (A19A0699)
4. Nurul Aisyah Arfiqah binti Khairul Azmi (A19A0703)

SECTION A: DEMOGRAPHIC PROFILE / PROFIL DEMOGRAFI

Please answer the question with right information by ticking on the options provided.

Sila jawab soalan dengan maklumat yang betul dengan menandakan pada pilihan yang disediakan.

(1) Gender / Jantina

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

(2) Age / Umur

20 years old and below / tahun dan kebawah	<input type="checkbox"/>
21-22 years old / tahun	<input type="checkbox"/>
23-24 years old / tahun	<input type="checkbox"/>
25 years old and above / tahun dan keatas	<input type="checkbox"/>

(3) Race / Bangsa

Malay	<input type="checkbox"/>
Chinese	<input type="checkbox"/>
Indian	<input type="checkbox"/>

Others:

(4) Campus / Kampus

Kota	<input type="checkbox"/>
Bachok	<input type="checkbox"/>
Jeli	<input type="checkbox"/>

(5) Faculty / Fakulti

FKP	<input type="checkbox"/>
FHPK	<input type="checkbox"/>
FTKW	<input type="checkbox"/>
FPV	<input type="checkbox"/>
FIAT	<input type="checkbox"/>

Others:

(6) Level of education / Tahap pendidikan

Diploma	<input type="checkbox"/>
Bachelor's Degree	<input type="checkbox"/>
Master's Degree	<input type="checkbox"/>
PHD	<input type="checkbox"/>

Others:

SECTION B: AWARENESS OF THE ISLAMIC BANKING SYSTEM AMONG UMK STUDENT / KESEDARAN SISTEM PERBANKAN ISLAM DALAM KALANGAN PELAJAR UMK

Instruction: Listed below are a series of statements to ask about the awareness of the Islamic banking system among UMK students. For each statement, please indicate to what extent you agree or disagree by selecting one number from the scale provided.

Choose one answer for each statement using the following criteria:

Arahan: Berikut adalah beberapa siri pernyataan yang ingin ditanya tentang kesedaran sistem perbankan islam dalam kalangan pelajar UMK. Bagi setiap pernyataan, sila nyatakan sejauh mana anda bersetuju atau tidak bersetuju dengan memilih satu nombor daripada skala yang disediakan.

Pilih satu jawapan bagi setiap pernyataan dengan menggunakan kriteria berikut

- 1- **Strongly Disagree**/ Sangat Tidak Setuju
- 2- **Disagree**/ Tidak Setuju
- 3- **Uncertain**/ Tidak Pasti
- 4- **Agree**/ Setuju
- 5- **Strongly Agree**/ Sangat Setuju

STATEMENT	1	2	3	4	5
1. I am aware of Islamic banking. / Saya sedar tentang perbankan Islam.					
2. I am aware that Islamic banking is based on shariah. / Saya sedar bahawa perbankan Islam adalah berlandaskan syariah.					
3. I am aware of the instruments used in the financing system offered by Bank Islam. / Saya mengetahui instrument yang digunakan dalam pembiayaan yang ditawarkan oleh Bank Islam.					
4. If I keep my money in an Islamic bank, I am more certain and confident that my money will not be invested in unethical transactions such as gambling and so on. / Jika saya menyimpan wang saya di bank Islam, saya lebih pasti dan yakin bahawa wang saya tidak akan dilaburkan dalam transaksi yang tidak beretika seperti judi dan sebagainya.					

SECTION C: FACTORS AFFECTING THE LEVEL OF AWARENESS OF UMK STUDENTS TOWARDS THE ISLAMIC BANKING SYSTEM / FAKTOR-FAKTOR YANG MEMPENGARUHI TAHAP KESEDARAN PELAJAR UMK TERHADAP SISTEM PERBANKAN ISLAM

Instructions: Listed below are a series of statements to ask about the factors that influence the level of awareness of the Islamic banking system among UMK students. For each statement, please indicate to what extent you agree or disagree by selecting one number from the scale provided.

Choose one answer for each statement using the following criteria:

Arahan: Berikut adalah beberapa siri pernyataan untuk ditanya tentang faktor-faktor yang mempengaruhi tahap kesedaran sistem perbankan Islam dalam kalangan pelajar UMK. Bagi setiap pernyataan, sila nyatakan sejauh mana anda bersetuju atau tidak bersetuju dengan memilih satu nombor daripada skala yang disediakan.

Pilih satu jawapan bagi setiap pernyataan dengan menggunakan kriteria berikut:

- 6- **Strongly Disagree**/ Sangat Tidak Setuju
- 7- **Disagree**/ Tidak Setuju
- 8- **Uncertain**/ Tidak Pasti
- 9- **Agree**/ Setuju
- 10- **Strongly Agree**/ Sangat Setuju

(1) Knowledge / Pengetahuan

STATEMENT	1	2	3	4	5
1. I know that Islamic banking does not involve in Riba (interest) / Saya tahu bahawa perbankan Islam tidak terlibat dalam Riba (faedah).					
2. I know that Islamic banking returns are based on sales, leases, and partnership profits. / Saya tahu bahawa pulangan perbankan Islam adalah berdasarkan jualan, pajakan dan keuntungan perkongsian.					
3. I know about the differences between the conventional banking system and the Islamic banking system. / Saya tahu tentang perbezaan antara sistem perbankan konvensional dan sistem perbankan Islam.					

4. I know that Islamic banking can only invest in businesses that are not prohibited by Islam alone. / Saya tahu bahawa perbankan Islam hanya boleh melabur dalam perniagaan yang tidak dilarang oleh Islam sahaja.					
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(2) Background / Latar Belakang

STATEMENT	1	2	3	4	5
1. I have ample exposure to Islamic banking through people around me. / Saya mempunyai pendedahan yang mencukupi tentang perbankan Islam melalui orang sekeliling saya.					
2. I have gained experience on Islamic banking products while I was still studying. / Saya telah mendapat pengalaman mengenai produk perbankan Islam semasa saya masih belajar.					
3. My friends helped me understand the Islamic banking system in more detail. / Rakan-rakan saya membantu saya memahami sistem perbankan Islam dengan lebih terperinci.					
4. Many of my family members use the services of the Islamic banking system. / Ramai ahli keluarga saya menggunakan perkhidmatan sistem perbankan Islam.					

(3) Status of Education / Status Pendidikan


STATEMENT	1	2	3	4	5
1. My course reveals a lot about the Islamic banking system. / Kursus saya banyak mendedahkan tentang sistem perbankan Islam.					
2. My course helped me in understanding the Islamic banking system. / Kursus saya membantu saya dalam memahami sistem perbankan Islam.					
3. I feel that the Islamic banking system is better than the conventional banking system. / Saya merasakan sistem perbankan Islam lebih baik daripada sistem perbankan konvensional.					
4. As a student, I prefer to use the Islamic banking system. / Sebagai seorang pelajar, saya lebih suka menggunakan sistem perbankan Islam.					

(4) Product Quality / Kualiti Produk

STATEMENT	1	2	3	4	5
1. Islamic banking products are more than conventional banks. / Produk perbankan Islam lebih menarik berbanding bank konvensional.					
2. Islamic banking provides more advantage than conventional bank. / Perbankan Islam memberikan lebih banyak kelebihan berbanding bank konvensional.					
3. Islamic banking provides sufficient information on their products. / Perbankan Islam menyediakan maklumat yang mencukupi mengenai produk mereka.					
4. I have no doubts of the Islamic banking products. / Saya tidak meragui produk perbankan Islam					

THANK YOU FOR RESPONDING. / TERIMA KASIH KERANA MEMBALAS

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Kod>Nama Kursus: BUSINESS ADMINISTRATION (ISLAMIC BANKING AND FINANCE)

Code/ Course Name: AFS4113

Sesi/Session:

Semester: SEPTEMBER 2022/2023

Nama Program/Name of Programme: SAK, SAB, SAL, SAR, SAP, SAH, SAW

Fakulti/Pusat/Faculty/Centre: Fakulti Keusahawanan Dan Perniagaan/

Faculty of Entrepreneurship and Business

Pengesahan Penyaringan Plagiat/ Verification of Plagiarism Screening

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No.Matrik/Matrix No: A19A0696

Tandatangan/Signature

Aida

Nama Pelajar/Student Name: NURUL AIDA BINTI AHMAD NIZAM

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Nama Pelajar/Student Name: NURUL AISYAH ARFIQAH BINTI KHAIRUL AZMI

No.Matrik/Matrix No: A19A0703

Tarikh/Date: 14/1/2023

Pengesahan

Penyelia/Supervisor:

Tandatangan/Signature:

Tarikh/Date:

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

Student's Name: NURUL AEIN BINTI KHAIRIL ANWAR

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Matric No.: A19A0703

Name of Supervisor: MADAM SITI ROHANA BINTI MOHAMAD

Name of Programme: SAB

Research Topic: A STUDY ON THE AWARENESS OF THE ISLAMIC BANKING SYSTEM AMONG UMK STUDENT

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

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

			and unscientific with unsearchable topic.	Research Question and less scientific with fairly researchable topic.	Research Question and scientific with good researchable topic.	Research Question and scientific with very good researchable topic.		
2.	Overall report format (5 MARKS)	Submit according to acquired format	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	___ x 0.25 (Max: 1)	
		Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	___ x 0.25 (Max: 1)	
		Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	___ x 0.25 (Max: 1)	
		Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	___ x 0.25 (Max: 1)	

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

		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	___ x 0.25 (Max: 1)	
3.	Research Findings and Discussion (20 MARKS)	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)		
		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)		
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)		
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	___ x 1 (Max: 4)		
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	___ x 1 (Max: 4)		
4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (Max: 5)		
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	___ x 1.25 (Max:5)		

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		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	___ x 1.25 (Max:5)	
	TOTAL (50 MARKS)						

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