



اَوْنِيُوْسِيْتِي تِيْكْنُوْلُوْجِي مَارَا
UNIVERSITI TEKNOLOGI MARA
CAWANGAN KELANTAN

DIFFERENCES IN ATTITUDE OF MALAYSIAN PEOPLE TOWARDS ISLAMIC BANKING

ACCEPTANCE

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Abstract

The study focus on differences in attitude of Malaysian peoples towards Islamic banking acceptance. Structured questionnaires were created to collect the necessary data to gain some of the factors which may contribute to Islamic banking acceptance in Malaysia. Four independents variable which are demographic profiles, religious and beliefs, bank selection criteria and service attributes and quality were identified to study the relationship towards Islamic banking acceptance as it dependent variable. Results showed that there are no significant relationship between demographic profiles and Islamic banking acceptance. Same result goes to bank selection criteria. Meanwhile, religious and belief show that there are significant relationships towards Islamic banking acceptance. Most of the Muslim have account in Islamic bank and involve in Islamic banking transactions. Non-Muslim in Malaysia did not involve much in Islamic banking activities. Only well-educated peoples take part in Islamic banking activities realizing that it gives a lot of benefit to them. Services attributes and quality show significant positive relationship with Islamic banking acceptance. It means that increase in services of Islamic banking may result an increase in Islamic banking acceptance. One potential limitation of this study was the size and composition of the group which participated in the study. 100 respondents may not represent all Malaysian people in determining their attitude towards Islamic banking acceptance. The results of this study can facilitate the Islamic banking service providers to introduce new, innovative service offerings based on attitudinal differences and of course, in accordance with Islamic rules and regulation.

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