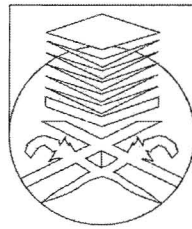


THE ISLAMIC AND CONVENTIONAL BANK PATRONAGE FACTORS OF
SMALL AND MEDIUM ENTERPRISES (SMEs)




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BY

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DECEMBER 2010

Surat Kami : 600-KM (PJI. 5/4/1)
Tarikh : 9 Februari 2010



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Tuan/Puan

TAJUK PROJEK PENYELIDIKAN DANA KECEMERLANGAN: "THE ISLAMIC BANK PATRONAGE FACTORS OF SMALL BUSINESSES"

Dengan hormatnya perkara di atas dirujuk.

2. Sukacita dimaklumkan Penyelidikan dan Jaringan Industri (PJI) telah meluluskan cadangan penyelidikan yang telah dikemukakan oleh tuan/puan bertajuk di atas dengan syarat-syarat seperti berikut:

- i. Tempoh projek penyelidikan ini ialah 1 tahun, iaitu bermula **1 Mac 2010** hingga **1 Mac 2011**.
- ii. Kos yang diluluskan ialah sebanyak **RM5,000.00 sahaja** dalam (*Kategori F*). Tuan/Puan diminta mengemukakan proposal beserta bajet yang baru mengikut kos yang diluluskan sebelum tuan/puan memulakan projek penyelidikan tuan/puan.
- iii. Pembelian peralatan komputer/printer/PDA/ alat multimedia adalah tidak dibenarkan.

- iv. Semua pembelian bahan/peralatan adalah diminta agar tuan/puan mematuhi prosedur perbendaharaan dimana pembelian melebihi RM500.00 hendaklah mengemukakan sebutharga dan borang analisa harga.
- v. Pihak tuan/puan dikehendaki mengemukakan laporan prestasi secara ringkas pada setiap enam (6) bulan sepanjang tempoh penyelidikan tuan/puan berjalan.
- iv. Tuan/Puan perlu menandatangani Borang Perjanjian Penyelidikan dengan kadar segera kerana penggunaan geran hanya akan dibenarkan setelah perjanjian ditandatangani.
- vi **LAPORAN AKHIR** perlu dihantar sebaik sahaja projek penyelidikan **TAMAT** dan format menulis laporan akhir boleh diperolehi di laman web RMI, UiTM Shah Alam. (<http://www.rmi.uitm.edu.my>)

Sekian, harap maklum. Terima Kasih.

‘SELAMAT MENJALANKAN PENYELIDIKAN’

Yang benar



PROF. MADYA DR. ROAIMAH OMAR
Timbalan Pengarah Kampus
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Tarikh : 31 Disember 2010
No. Fail Projek :

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Ybhg. Prof.,

**LAPORAN AKHIR PENYELIDIKAN “THE ISLAMIC AND
CONVENTIONAL BANK PATRONAGE FACTORS OF SMALL AND
MEDIUM ENTERPRISES (SMEs)”**

Merujuk kepada perkara di atas, bersama-sama ini disertakan 4 (empat) naskah Laporan Akhir Penyelidikan bertajuk “The Islamic and Conventional Bank Patronage Factors of Small and Medium Enterprises (SMEs)”.

Sekian, terima kasih.

Yang benar,



KOE WEI LOON
Ketua
Projek Penyelidikan

ABSTRACT

In the present day's world, individuals as well as public and private institutions can hardly operate well without the banking institutions. The "dual-banking system" in Malaysia has inevitably caused both the conventional banks and Islamic banks to face a stiffer market condition. Moreover, under the Ninth Malaysia Plan, Malaysia seeks to position itself as a global hub for Islamic financial products and services. As such, banks are facing greater challenges compared to the past. Thus, the understanding of what factors that are deemed to be important for customers, specifically small and medium enterprises (SMEs) in selecting a bank is crucial to the competitive survival of a bank. This study aims to investigate the patronage factors for banks among SMEs and also verify the differences of patronage factors between SMEs opting for conventional banks and Islamic banks. A total of 103 SMEs in Melaka were surveyed by using a self-administered questionnaire to determine their patronage factors for banks. Both SMEs that have opted for conventional banks and Islamic banks considered the financial return and bank's service factors as the most important factors in deciding which bank to patronize. In addition, the results from independent t-test revealed that significant differences were found in 13 patronage factors for SMEs opting for conventional banks and Islamic banks, which included the religion factor. Recommendations for bank operators, policy makers and future research have also been put forth in this study.