



Factors Influencing Acceptance of Islamic Banking Among Non-Muslim Students in Mukah Polytechnic

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Abstract

This research purposely has been done to determine the factors that influence the acceptance of Islamic banking products and services among the non-Muslim students in Mukah Polytechnic. The questionnaire distributed has taken into consideration 4 factors that are deemed to influence the acceptance of the students which are awareness, knowledge, perception and quality. Around 302 respondents involved in this research which all of them are non-Muslim students of Mukah Polytechnic for the Session II 2021/2022. The findings from this research has shown that the students have a high level of acceptance towards the Islamic banking. Other than that, students have a positive response towards the perception and the quality of the Islamic banks. This research may assist the key player of the Islamic bank industry and work as a guidance for them to ensure that the services and products of the Islamic banks can hold the market shares of the non-Muslim citizen whom involve in the banking industry.

Keywords: - Awareness; knowledge; perception; quality

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1. Introduction

The growth on the demand of the Islamic bank in the country which have a majority Muslim is very stimulating. It is proven based on research conducted by Refinitiv (2021), subsidiary company of London Stock Exchange Group showing a 14% increase of International Islamic banking assets in 2020. In Malaysia, based on the latest survey by Fitch Ratings (2021), Islamic banking has 37% share in the Malaysia Banking industry. The demand is also fueled by the Financial Sector Blueprint 2022-2026 strategy issued by The Central Bank of Malaysia ("BNM") to make Malaysia as the main center of international Islamic banking. According to the latest report posted on BNM official website, there have been sixteen Registered Islamic Banking in Malaysia. Five of them are Islamic banking that are centered overseas while others are local banks. Islamic banking and conventional banking are the same form of business.

The Middle East such as Kuwait, United Arab Emirates (UAE) and Qatar are fully focused on Islamic banking while multiracial and religious countries like Malaysia have a variety of Islamic banking categories; Fully Islamic and subsidiary conventional. The main difference of Islamic banking and conventional banking is that Islamic banking business principles must follow the Islamic guidelines.

Some of the main principles in Islamic banking are profit & loss allocation, zero interest on loan (Riba'), zero element of speculation (Gharar), zero gamble (Maisir) and zero business on prohibited activities according to Islam. Islamic banking is fully required to strictly follow every principle stated otherwise they will be fined, and their business license will be revoked by the government. According to these principles, Malaysia Islamic Banking has offered a few Islamic financial products such as Al-Wadiah (Saving Account), Bai Bithaman Ajil (Housing Scheme), and Musyarakah (Joint Enterprise). Fundamentally, Islamic banking is considered for Muslim, however Malaysia Islamic banking has also

opened the opportunity to the non-Muslim to benefit the existed Islamic financial product. This is in conjunction with Malaysia concept of multiracial and religion country as showed in the latest statistic that was published by Statistic Department of Malaysia below:

Table 1. Statistic of Malaysia Residence

	Item	Percent
Races	Bumiputera	69.4%
	Chinese	23.2%
	Indian	6.7%
	Others	0.7%
Religion	Islam	63.5%
	Buddha	18.7%
	Christian	9.1%
	Hindu	6.1%
	Others	2.6%

Sources: Department of Statistic Malaysia (2020)

Islamic banking is not only offered to the Muslim community that has the majority population of 63.5%, but also to the non-Muslim which holds 36.5% of Malaysia population. The non-Muslim market is important to uphold the existence of Islamic banking and its products, otherwise it will face a huge competition with the conventional banking. The high demand from the non-Muslim market will open more opportunity for the Islamic banking to compete and be accepted in Malaysia banking industry. By identifying the factor of acceptance rate among the non-muslim in Malaysia towards Islamic banking, the Islamic banking authorities can produce a better strategy in promoting more suitable product for the non-Muslim. They can also make sure all the non-Muslim perception towards Islamic banking can be managed properly and efficiently.

As for the students of Mukah Polytechnic who will be graduating in the next 1-3 years, they have a huge potential to be involved in Islamic banking in terms of loan, business and saving. Early exposure to the students is vitally essential for them to recognize the Islamic banking opportunity at an early stage. Students' insensitivity towards Islamic banking can minimize their options to select the best financial products in the future. From this concern, researcher in view that the awareness on the Islamic banking products and services should be monitor from the tertiary level. Students from Polytechnic is one of the best samples as these students just completed SPM and will be in the industry soon. The Islamic banking authorities can also formulate the best strategy to intrigue younger non-Muslim generation to utilize the Islamic banking financial products based on their latest acceptance and trend. Apart from that, there is a possibility that students are already involved with the Islamic banking financial products like Al-Wadiah (Saving account). Therefore, this research is intended to study the factor of non-Muslim students' acceptance in Mukah Polytechnic towards Islamic banking.

2. Literature Review

2.1 Awareness

The previous study has revealed a dearth of awareness regarding Islamic banking products among the general public including Muslims (Islam and Rahman, 2017; Obeid and Kaabachi, 2016). According to Muhammad et al. (2016), the awareness factor has a substantial influence on consumer sentiments regarding Islamic banking products and services. In the context of Islamic banking in Malaysia, Ibrahim et al. (2017) identified that awareness factors have a significant impact on a customer's intention to use Islamic banking products and services. In general, the awareness factor plays an important role in influencing customers' intention to use Islamic banking products and services. In this regard, Islamic banking managers must perform specific research in order to analyze and comprehend customer sentiments regarding Islamic banking products and services.

The expanding growth of Islamic banking products and services offers appealing benefits to both Muslim and non-Muslim consumers (Jalil and Rahman, 2014; Gilani, 2015). When it comes to Islamic banking services, Muslim customers often choose sharia-compliant products and services, but non-Muslim users see banking ethics as a crucial aspect of any financial institution (Jalil and Rahman, 2010). Many customers now consider ethical banking services to be a crucial aspect when selecting a bank for its services (Ghosh, 2016).

2.2 Knowledge

Knowledge is the interpretation of information by someone based on their background and experience (Saraswati, 2016). One of the aspects that might impact interest in utilizing Islamic banking services is knowledge of Islamic banking products. According to the theory of planned behavior, knowledge is one of the factors that can influence a person's behavior or actions. Knowledge of Islamic banking is also included in trust control. For example, with knowledge and understanding of Islamic banking, it can foster the interest of the community to use Islamic banking product like saving account.

Other research' findings indicate that knowledge can improve customers' interest in utilizing Islamic banking products and services (Chaouch, 2017). Furthermore, it was discovered in the studies of Mariadas and Murthy (2017) and Mahdzan and Au (2017) that knowledge is the most important element in influencing the adoption of Islamic banking. Hristov and Kuhar (2015), found that the decisions made by customers are influenced by the level of information and knowledge they obtain before deciding to use Islamic banking products. According to Echchabi & Echchabi (2013), having a strong knowledge of Islamic banking products will influence customers' use of Islamic banking products and services. Meanwhile, Mehtab, Zaheer, and Ali (2015) contend that understanding of Islamic banking is strongly related to Islamic financial practices.

2.3 Perception

Loo, M, (2010), has studied the perception and attitude of Malaysians towards Islamic banking products. His study involved both one hundred Muslim and Non-muslim respondents. The results of the study show that the Muslim community more appreciates and supports both Islamic and conventional banking products.

Meanwhile, many non-Muslims assume that Islamic banking products are solely for Muslims. Again, the results also found that the young non-Muslims are more inclined to adopt Islamic banking than the elderly. He added that the perception and acceptance of Islamic banking products differ according to demographic factors such as age, gender, education, income group, occupation, and others. Previous research has found that the majority of Islamic banking customers are from the younger age with a higher education.

2.4 Quality

Another factor that determines the loyalty of Islamic banking customers is the quality of service. Ireland (2018) discovered that many customers are more interested in conventional banking products and services. The use of a dual banking system is due to the weakness of Islamic banking in providing quality services compared to conventional banking.

With conventional banking's dominating and more contemporary information technology, their service items are more appealing than Islamic banking.

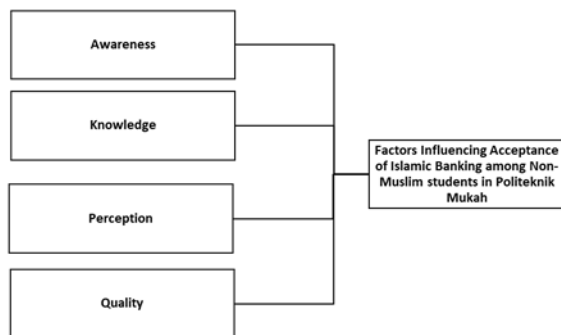


Fig. 1. Conceptual framework

According to Kerlinger (1998), a framework is a set of principles that are interrelated in explaining a systematic situation. He added, the framework can explain the phenomenon by identifying the relationship and correlation between the appropriate variables. Fig. 1 is a summary of the conceptual framework that showing the independent variables of awareness, knowledge, perception, and quality. Meanwhile, the dependent variable refers to the factors that influence the acceptance of Islamic banking among non-Muslim students in Mukah Polytechnic. Through this conceptual framework, it can be concluded that there are four factors that have a relationship with the acceptance of Islamic banking among non-Muslim students in Mukah Polytechnic.

3. Methodology

There are various methods that can be used for the collection of the primary data. Among them are such as interviews, phone calls and questionnaires. Since this study involves a large population of students, it will directly affect the large sample size. Therefore, a quantitative study through the questionnaire method was chosen because it will save time for the data collection. The questionnaire will use the Google Form method that will be distribute to respondents through the link that has been provided. The questionnaire used is a type of likert scale that has a level of agreement from 1 to 5. This questionnaire has two parts, part A and part B. Part A is about the demographics of the respondents while part B focus on the variables that will be tested in the study. In addition, a quantitative method is more appropriate to study the relationship between the variables discussed in the literature review section such as awareness, knowledge, perception and quality with non-Muslim students' acceptance towards Islamic banking at Mukah Polytechnic. The respondents who will be selected are among the non-Muslim student population at Mukah Polytechnic. Referring to the data obtained from the Student Affairs and Development Department (JHEPP) Mukah Polytechnic, the latest headcounts of non-Muslim students in Session II 2021/2022 as of April 2022 at Mukah Polytechnic is as in the table below:

Table 2. Population of the non-Muslim students at Mukah Polytechnic

Academic Department	Total
Commerce Department	496
Civil Engineering Department	279
Mechanical Engineering Department	261
Electrical Engineering Department	182
Information Technology and Communication Department	135
	1,353

The sampling technique that will be used in this study is probability sampling. Sampling is important because the data collection cannot be done on all non-Muslim student populations due to their large numbers. The amount of study samples that will be used is determined through the method of Krejcie and Morgan (1970). Based on this method, a total of 302 questionnaires will be distributed to the non-Muslim students in each academic department according to the breakdown below:

Table 3. Sample size in each academic department of Mukah Polytechnic

Academic Department	Total
Commerce Department	111
Civil Engineering Department	62
Mechanical Engineering Department	58
Electrical Engineering Department	41
Information Technology and Communication Department	30
	302

The breakdowns above are according to the percentage of the population of each academic department based on the total population at Mukah Polytechnic. Researcher use the adapt and adopt method in preparing questionnaire by referring to the previous research that has been done by Keong et al (2012) in Awareness of Islamic Banking Products and Services Among Non-Muslims in Malaysia. The results will be analyzed using SPSS statistical software by calculating the mean for each item. The researcher used the Moidunny (2009) method to interpret the mean score as follows:

Table 4. Interpretation method of mean score

Mean Score	Level
1.00 – 1.80	Very Low
1.81 – 2.60	Low
2.61 – 3.20	Medium
3.21 – 4.20	High
4.21 – 5.00	Very High

The reliability tests have been done using the Cronbach's Alpha generated from SPSS statistical software. It shows that the variables of this study are acceptable and reliable as the values are above 0.70 (Adeniran, 2019). This is proved by the Cronbach's Alpha values for all variables which are (1) Awareness = 0.858, (2) Knowledge = 0.879, (3) Perception = 0.835 and (4) Quality = 0.944.

4. Findings & Analysis

The findings of this study are based on the responses obtained from the results of a questionnaire that has been distributed online to 302 respondents who are non-Muslim students of Mukah Polytechnic from various academic departments.

Table 5. Respondents demography

Item	N	%	
Ages	<18	2	0.7
	18-20	198	65.6
	21-25	97	32.0
	>25	5	1.7
Religion	Christian	287	95.0
	Hindus	1	0.3
	Buddhism	6	2.0
	Others	8	2.7
Gender	Male	142	47.0
	Female	160	53.0
Academic Department	Information Technology and Communication Department	30	9.9
	Civil Engineering Department	62	20.5
	Electrical Engineering Department	41	13.6
	Mechanical Engineering	58	19.2

	Department		
	Commerce Department		
Working Experience	No experience	40	13.2
	Less than 1 year	34	11.3
	1 – 2 years	92	30.5
	2 – 5 years	93	30.8
	More than 5 years	43	14.2

Referring to Table 5, the majority of the respondents aged between 18-25 years which represents 97.6% of the respondent population. The majority of respondents from this age group were expected based on the facts that the student registration records of Mukah Polytechnic shows that most of the students registered are students who just completed *Sijil Pelajaran Malaysia* (SPM). For the religion item, 95% of respondents are Christian, followed by other religions and Buddhism with 2.7% and 2.0% respectively.

In terms of the distribution of respondents by gender, the number of respondents from female exceeds male by 6%. For academic department items, there is no difference in the distribution of respondents with the methodology of the research paper as shown in Table 3. The researcher has succeeded in obtaining respondents based on the percentage of academic departments as planned at the beginning of the implementation of the research. The percentage of respondents who have work experience is monopolized by respondents who have worked for 1-2 years and 2-5 years with each having a percentage of 30.5% and 30.8% respectively. In order to study the factors of students' awareness of Islamic banking, the findings of the study have been summarized as in Table 6 below:

Table 6. Awareness on Islamic banking

Item	Mean	SD
I am aware of the existence of Islamic banking products offered in the market	3.8609	.79064
Islamic banking is well-known locally and globally	3.7119	.66206
Islamic banking is available to both Muslims and non-Muslims	3.4934	.68561
I will use Islamic banking products and services if I want to use them	3.4868	.68065
Islamic banking products and services are important to me	3.4139	.70419
In general, using Islamic banking products and services is a better option	3.6689	.74461
Using Islamic banking products and services generally benefits me	3.4437	.72116

Based on Table 6 above, students' awareness on the Islamic banking as a whole is high. A study by Mohd Adib & Nurshamera (2020) states that the higher level of awareness is driven by the obligation of students to open an Islamic banking account in order to continue their studies at the higher education level using loans or scholarships from the government. The question item stating that respondents feel Islamic banking products and

services are important to me got the lowest mean with a score of 3.4139.

Meanwhile, a high score of 3.8609 for the item that states respondents are aware of the existence of Islamic banking products offered in the market. In order to examine the level of students' knowledge of Islamic banking, the findings of the study have been summarized as in Table 7 below:

Table 7. Knowledge on Islamic banking

Item	Mean	SD
Islamic banking is the management of banking operations according to Sharia Law	3.5199	.69974
Parties in Islamic banks cannot determine in advance the guaranteed profit	3.5166	.74579
Islamic banking returns are based on gifts and profit sharing rather than interest	3.5861	.78875
Islamic banking prohibits major uncertainty in all forms of transactions	3.6358	.69151
Islamic banking only invests in businesses that are not prohibited by Islam or halal businesses	3.6556	.71106
Every Islamic bank needs to have a Shariah Supervisory Board to ensure that all business activities are in line with Shariah requirements	3.6556	.70637

Based on Table 7 above, students' knowledge on the Islamic banking as a whole is high. The question items which stated that how to divide profits according to Islamic banking get the lowest score of 3.5166. Although the score is categorized as high, the limitation of non-Muslim knowledge of the operation of Islamic banking according to sharia should not occur. If there are still respondents who do not aware of it, this shows that there is still a deficiency in terms of marketing of the Islamic banking products and services among the non-Muslim community. One of the factors that contribute to the limitation of this knowledge is because non-Muslims think that Islamic banking is only for Muslims because it has a strong connection with religion (Mokhtar & Izah, 2010). 2 question items show the highest mean score of 3.6556 which is for the question item about investment and the existence of the Shariah Supervisory Board in Islamic banks.

In order to study the level of students' perception towards Islamic banking, the findings of the study have been summarized as in Table 8 below:

Table 8. Perception towards Islamic banking

Item	Mean	SD
There is a very high potential for Islamic banking products in Malaysia	3.4901	.67580
Islamic banks are able to compete with conventional banks	3.3642	.70578
Islamic banking products in Malaysia are not similar to conventional banking products except that the Bank uses a	3.4371	.66798

different name in promoting the product

Islamic banks do not have enough marketing in marketing their products to the public

Islamic banks can provide products and services at a lower cost than conventional banks

The return on an Islamic banking deposit account is higher than the return on a conventional banking deposit account

3.3808	.59680
3.4735	.69952
3.6523	.71177

Based on Table 8 above, students' perception towards the Islamic banking as a whole is high. However, the lowest score of 3.3642 for the question item regarding the ability of Islamic banks to compete with conventional banks. The confidence of the respondents at this level shows that there are still many respondents who have less confident in the ability of Islamic banks in terms of competition with conventional banks. Non-Muslims are also quite sensitive to the word "Islamic" used because it is often associated with a negative image by the media (Zaimy et al., 2020). The key player of the Islamic banking industry needs to immediately reduce this perception so that the non-Muslims may wholly accept the existence of the Islamic banks. In order to examine the respondents' opinions on the quality level of Islamic banking, the findings of the study have been summarized as in Table 9 below:

Table 9. Quality of Islamic banking

Item	Mean	SD
I can solve a matter in Islamic banks as soon as possible	3.5927	.79220
Islamic banks do not abuse my personal information	3.6788	.72415
I feel confident with Islamic banks services	3.5695	.71071
I feel safe when doing any transaction with Islamic banks	3.6026	.72524
Islamic banks can solve my problems quickly	3.4338	.59392
The service delivered through Islamic banks services is fast	3.4570	.59046

Based on Table 9 above, the quality factor of Islamic banking as a whole is high based on the opinion of the respondents. The highest score of 3.6788 was topped by the question item stating that Islamic banks does not abuse customers' personal information. This is in line with the general information that the banking sector is bound by the act and regulations in Malaysia that protect customer confidentiality. The lowest score of 3.4338 is for the question item that states Islamic banks can solve problems faced quickly. One concern for Islamic banking is that there are still a few respondents who feel that Islamic banks cannot provide fast service to customers. This is because, the result of the respondent's opinion must be based on the respondent's own experience or the experience of their closest person.

Table 10. Pearson correlations for variables studies and working experience

Variables	Significant Value (p)	Pearson Correlation (rs)
Awareness	0.000	0.373
Knowledge	0.000	0.414
Perception	0.000	0.313
Quality	0.000	0.279

Note: Correlation is significant at the 0.05 level (2-tailed)

Based on the above table which shows the analysis from Pearson Correlation coefficient test, researcher has found that working experience has significant positive relationship with all the variables studies. In line with Richard (1990), the rs value is used to determine the strength of the correlation coefficient for each variable. The strength of correlation for knowledge is moderate positive correlation. Meanwhile for other three variables which are awareness, perception and quality has a weak positive correlation.

5. Conclusion and Recommendation

Based on the research that had been conducted to non-Muslim students in Mukah Polytechnic, researcher has achieved the main objectives to discover the level of acceptance by considering four independent variables developed from the prior studies. According to Saputra dan Anwar (2019), by identifying some of the main factors that contribute to the acceptance of non-Muslim communities towards Islamic banking, it indirectly gives a competitive advantage to the Islamic banking sector itself in an effort to expand Islamic banking where it not only focuses on Muslim but also non-Muslims customers. The results had indicated that the students have a high level of awareness and knowledge. Moreover, they also have a positive view towards the perception and quality of Islamic banking. However, with the Minimum rate of 4 for every question, it indicates the majority of Mukah Polytechnic students are neutral towards the agreement and disagreement of every question asked. This view is risky to Islamic banking marketability towards Mukah Polytechnic students in the future. Without an intensive exposure from Islamic banking authorities, it is afraid that the students will not opt for the Islamic banking products in the future. It will also reduce the Islamic banking stock market in the long term. The importance of the exposure to the non-Muslims has also been highlighted by Abdul Aziz et al. (2012) and Sutan & Nouf (2012). Furthermore, higher educational institutions can play a significant role in providing exposure to the students by offering programmes or elective subjects related to the Islamic banking. The result of this research is also open for any parties to study the factors that influenced the Mukah Polytechnic students' view, perception, and awareness towards Islamic banking.

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The research results are hoped to help any parties especially the Islamic banking to ensure their products can break through the non-Muslim market and compete with conventional banking.

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