



The Relationship Between Knowledge and Quality Towards the Perception of Islamic Banking Among Non-Muslim Students in Politeknik Mukah

Mohd Zuhair Shahiran Muhammad Najib^{1*}, Muhammad Najib Mohd Amin¹,
Muhammad Fadli Setopa¹, Habsah Mohd Sabli¹

¹Department of Commerce, Politeknik Mukah, KM 7.5 Jalan Oya, 96400, Mukah, Sarawak, Malaysia

*Corresponding author: zuhair@pmu.edu.my

Please provide an **official organisation email** of the corresponding author

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Abstract

This research purposely examines the relationships between quality and knowledge towards perceptions of Islamic banking facilities including products and services among the non-Muslim students in Politeknik Mukah (PMU). The questionnaire distributed has taken into the consideration two factors that are deemed to influence the acceptance of the students which are quality and knowledge around 96 respondents were involved in this research all of them are non-Muslim students of PMU. The data collected were analyzed using the technique of the Partial Least Square Structural Equation Model. The knowledge, quality and perception were constructed as a reflective measurement model. The survey findings further revealed that knowledge, quality is significantly associated with the perceptions of Islamic banking facilities including products and services among the non-Muslim students in PMU. This research has may assist the key player of the Islamic bank industry and work as a guide for them to ensure that the services and products of the Islamic banks can hold the market shares of the non-Muslim citizen who involve in the banking industry.

Keywords: - Knowledge, quality, perception, students, Islamic banking

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1. Introduction

Islamic banking industries is not a something new for the Malaysian. Islamic banking is a banking system based on the Shariah principles as mentioned by the holy Quran and the teaching of prophet Muhammad S.A.W. Every Muslim believe that every banking transaction involving them should comply with the teaching of Islam through the achieving of the Shariah principles. There are a lot of banking facilities offered by the Islamic bank in Malaysia such as *wadiah yad dhamanah* (deposits with guarantee), *mudharabah* (profit-sharing) and *ijarah* (leasing). Some of the Islamic banks in Malaysia has their conventional counterpart. Hence, most of the banking facilities offered is the same facilities with their own counterpart but in the version that comply with the Shariah principles. Even

though the operation of the Islamic banking industry is highly related with Islamic teaching, the banking facilities is not only restricted to the Muslim. There is no requirement mentioned by all seventeen Islamic banks in Malaysia that the facilities are restricted for non-Muslim. Study done by Saiti et al. (2022) and Setiawan et al. (2021) has proven that there is huge involvement of the non-Muslim in the Islamic banking industry. This is mainly due to the competitive facilities offered by the Islamic banks compared to other conventional banks. Even though study done by Wan Ahmad et al. (2019) shows the opposite reaction of the non-Muslim participants towards the Islamic banks, but it is applied to the non-Muslim living in the minority Muslim countries.

The main factor led to this lower number of non-Muslim consumers is the limited knowledge and resources about the Islamic banking facilities by the non-

Muslim. Malaysia is one of the countries that has a fastest growth in Islamic banking industry since the last decade. Bank Negara Malaysia (BNM) through its Annual Report 2021 has supported this fact by stating that the growth of the Islamic banking industry has move faster than their conventional counterpart. The increase in demand is not just in the commercial sector, but also in the household sector. BNM has established the Malaysia International Islamic Finance Centre (MIFC) to cater the huge demand and the increasing growth trend of the Islamic banking industry in Malaysia. MIFC works as a network to group all communities which directly involved in the Islamic banking industry to access the updates and latest resources about Islamic banking industry. Due to this bright opportunity of the Islamic banks, all Malaysian should have an adequate knowledge about the Islamic banks in Malaysia for them to compare the facilities of the Islamic banks with the conventional banks. With this knowledge, all Malaysia regardless of their religion has an opportunity to subscribe the best bank's facilities offered to them. As a tertiary level student, in a few years, the student of the PMU will start their career and be exposed to the banking facilities offered in the market. An adequate knowledge of the students is a must as they can compare all banking facilities offered and decide the best for them.

Although, Muslim customers are a minority in Sarawak, demand for Islamic Banking products and services is expected to increase by the non-Muslim community. A study conducted in Bintulu, Sarawak by Latip et al. (2022) discovered that nearly half of the respondents had Islamic banking accounts. Due to the relatively high percentage of account holders, the adoption of Islamic banking can be considered satisfactory in Bintulu, Sarawak. The study's findings have implications for the Islamic banking industry, the government, and individuals. The high level of awareness and perception of Islamic banking products in Bintulu, Sarawak, creates opportunities for banks to provide Islamic banking products. The non-Islamic market is huge and has great potential for the Islamic banking industry. If non-Muslim customers continue to ignore the existence of Islamic banking products and services, Islamic banking operations will face difficulties to compete with conventional banking systems. By attracting non-Muslim customers, Islamic banks can ensure long-term survival.

Hence, study on the perception by the students especially for the non-Muslim students at PMU should be done to investigate their perception to the Islamic banking facilities. This is important as the Islamic banks has always been highly related to the religion of Islam compared to the conventional banks. With a majority of non-Muslim in PMU, it is also important for the practitioner to determine the perception of the student. This is because the current perception of the non-Muslim students will impact the demand of the Islamic banking facilities in future. Other than that, there is a possibility that the student is currently using any banking facilities offered by the Islamic banks especially related to their

study fund. Hence, the current quality of Islamic banks services received by the students may also impact their perception towards the bank. To determine the perception of the non-Muslim students, researcher will analyse two variable which are knowledge and quality of the Islamic banking facilities. If the knowledge and quality significantly impact the perception of the non-Muslim students, hence all parties should enhance the aspects related with both variables tested.

2. Literature Review

2.1 Knowledge

A person's understanding and knowledge of Islamic banking will also affect the public's view of Islamic banking itself. Simply put, people's views on Islamic banking depend on what they know about the products and services. Increased understanding and knowledge of Islamic banking products and services would impact demand for these products and services. Knowledge is someone's interpretation of information based on their background and experience (Saraswati, 2016). Recently (Mohd Amin et al., 2022), Knowledge of Islamic banking products is one factor that may influence interest in using Islamic banking services. Referring to the planned behavior theory, a person's Knowledge can influence their behavior or actions in doing something. For example, knowledge and understanding of Islamic banking can pique the community's interest to use Islamic banking products such as savings accounts.

According to the findings of other studies, knowledge can enhance customers' intention to use Islamic banking products and services. (Chaouch, 2017). Furthermore, Mahdzan & Au (2017) and Mariadas and Murthy (2017), It was discovered that knowledge is one of the significant factors influencing the adoption of Islamic banking. Hristov and Kuhar (2015) discovered that the level of knowledge and information obtained by customers prior to deciding to use Islamic banking products influences their decisions. According to Echchabi & Echchabi (2013), Customers' use of Islamic banking products and services will be influenced by having a strong knowledge of Islamic banking products.

Meanwhile, Mehtab, Zaheer, & Ali (2015) argue that understanding Islamic banking is inextricably linked to Islamic financial practices.

According to Mahdzan et al., (2017), non-Muslim respondents are unable to conceive of the concept of Islamic banking in general, nevertheless, their understanding of the Islamic principles is in moderate level. Surprisingly, studies have revealed that even Islamic bank employees are not aware of some of the fundamentals of Islamic financial concepts.

2.2 Quality

The quality of service is another factor that influences Islamic banking customers' loyalty. Ireland (2018) discovered that conventional banking products and

services are more appealing to many customers. Because of Islamic banking is less capable than conventional banking by offering high-quality services, a dual banking system is used. With the dominance of conventional banking and more modern information technology, their service offerings are more appealing than Islamic banking.

In the business sector, quality is crucial since it may sustain customer pleasure and loyalty while lowering risks. To gain competitive advantage, Islamic banks must improve and maintain their superior service quality, fulfill customer satisfaction, and gain customer loyalty (Alnaser et al., 2018; Pasha and Razashah, 2018).

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In a related study, Zeshan (2016) discovered that people prefer IB because of its ease of use, confidentiality, stability, and quick implementation of procedures. Ali and Raza (2017) recently examined the relationship between bank service quality and customer satisfaction and discovered a significant positive relationship. In terms of European Muslims, Yusoff and Shamsuddin (2017) confirm that British Muslims are eager to adopt the Islamic banking system due to its reputation and quality. Service quality is essential for a company to survive and gain the trust of its customers. According to Ali and Raza (2015), service quality focuses on efforts to meet customers' needs and the accuracy of delivery to meet customer expectations.

2.3 Perception

Customer perception is widely regarded as the most important factor determining an effective IB system around the world. Because perception influences consumer behavior, it is important to understand whether IBs can address their fundamental distinction from the conventional banking system. IBs are replicating conventional banking products to attract customers to the primary factor of Shariah compliance; however, it is unclear whether customers consider Shariah compliance to be a credible point of differentiation.

According to a study conducted by Saad and Alshehri (2021), customer perceptions of performance depend on their experience. The overall response to services by users depends on their perception of the performance of products and services. Loo, M. (2010) examined the Malaysians' perceptions and attitudes toward Islamic banking products. His study included one hundred Muslim and non-Muslim participants. According to the study's findings, the Muslim community supports both Islamic and conventional banking products. Meanwhile, many non-Muslims believe that Islamic banking products are only available to Muslims. Again, the findings show that young non-Muslims are more likely to use Islamic

banking than the elderly. He went on to say that perceptions and acceptance of Islamic banking products vary depending on demographic factors such as age, gender, education, income level, occupation, and so on. According to previous research, the majority of Islamic banking customers are younger and have a higher education.

Nani (2019), human perception is an important aspect of psychology because it allows them to respond to the presence of various aspects and symptoms around them. Each person's perception is unique. Many things, including information, experience, and point of view, can affect these discrepancies. Users and preparers of financial statements may have different perspectives on Islamic banking.

Non-Muslims have reacted differently to the existence of Islamic banking in many different nations. In comparison to their awareness and knowledge of Islamic banking, non-Muslim students in the United Arab Emirates have a higher level of familiarity with conventional banking's features. Muslim students believe that Islamic financial institutions are favoured above conventional banking institutions, while non-Muslim students are less interested in Islamic banking (Setiawan et al., 2018).

To be successful in their endeavors, IB marketers must understand which characteristics of IB products will most likely entice customers. Understanding consumer perception, motivation, attitude, and behavior toward IB products and services is the most popular approach.

3. Methodology

In testing the relationship between the variables, a quantitative descriptive method has been selected based on the Partial Least Squares-Structural Equation Modeling (PLS-SEM) technique. Prior to determining the minimum sample size, a power analysis was performed using the conceptual framework. PLS-SEM was chosen because it is variance-based (VB-SEM) which does not require large sample sizes as it works well at minimum sample sizes of 30-100, (Joseph and Olugbara, 2018). A total of 100 sets of questionnaires have been sent out for this study. However, only 96 respondents were successfully collected during the Covid-19 endemic which is in the second quarter of 2022. As it still meets the minimum sample size criteria, researchers have proceeded with the study with the available responses.

SEM techniques are used to construct the path analysis that measures the relationship between various variables. SEM is an analytical technique used to confirm the validity of the model in research. There are two steps evaluated by PLS-SEM model which are evaluating the outer and inner model. Evaluating the outer model is also known as measurement evaluation while evaluating the inner model known as structure evaluation. Measurement evaluation is evaluated using the value of outer loading, average variance extracted (AVE), and composite reliability (CR), while the structure evaluation is

evaluated using the value of path coefficients and R-square (R2).

4. Finding and Analysis

This study's findings are based on feedback obtained from the result of a questionnaire that has been distributed online to 96 respondents who are non-Muslim students of PMU from various academic departments.

Table 1. Respondent's demography

| Item | | N | % |
|---------------------|-----------|----|-------|
| Ages | <18 | 2 | 2.08 |
| | 18-20 | 60 | 62.50 |
| | 21-25 | 29 | 30.20 |
| | >25 | 5 | 5.22 |
| Religion | Christian | 73 | 76.00 |
| | Hindus | 1 | 1.04 |
| | Buddhism | 6 | 6.25 |
| | Others | 16 | 16.71 |
| Gender | Male | 40 | 41.67 |
| | Female | 56 | 58.33 |
| Academic Department | JTMK | 15 | 15.63 |
| | JKA | 20 | 20.83 |
| | JKE | 18 | 18.97 |
| | JKM | 20 | 20.83 |
| | JP | 23 | 23.74 |

They are referring to Table 1, most of the respondents aged between 18-20 years, which represents 62.50% of the respondent population. Most respondents from this age group were expected based on the facts that the student registration records of PMU show that most of the students registered are students who just completed *Sijil Pelajaran Malaysia (SPM)*. For the religion item, 76.00% of respondents are Christian, followed by other religions and Buddhism with 16.71% and 6.25% respectively. In terms of the distribution of respondents by gender, the number of respondents from female exceeds males by 16.66%. For academic department items, the sample led by the involvement of students for the Commerce Department of 23.74%.

It was then followed by the Mechanical Engineering Department and Civil Engineering Department with a percentage of 20.83%.

4.1 Assessment of Measurement Model

The construct reliability and convergent validity of the constructs in this investigation were assessed in Table 2. The construct knowledge (0.880), quality (0.903), and perception (0.882). Overall, the composite reliability (CR) values from three constructs in satisfactory level $CR > 0.7-0.9$ show that these constructs have internal consistency. After deleting items with low loadings, these constructs also demonstrate good convergent validity. As a result, they reach an average variance extracted (AVE) value of 0.5, indicating that the items loaded to the corresponding constructs explain more than 50% of the constructs' 'variances' (Hair, et al., 2014).

Table 2. Internal consistency and convergent validity

| Construct | Cronbach's Alpha | CR | AVE | Convergent Validity (Ave > 0.5) |
|------------|------------------|-------|-------|---------------------------------|
| Knowledge | 0.880 | 0.917 | 0.735 | Yes |
| Quality | 0.903 | 0.992 | 0.775 | Yes |
| Perception | 0.882 | 0.883 | 0.653 | Yes |

The assessment of discriminant validity is shown in Table 3. Henseler's Heterotrait-Monotrait (HTMT) (2015) criterion has been used to evaluate discriminant analysis to date. This indicates that the constructs are separate from the criterion, which requires a stricter assessment than the previous criterion, implying that all constructs are distinct at the HTMT0.90 level (Henseler, et al., 2015).

Table 3. HTMT criterion

| Construct | Knowledge | Quality | Perception |
|------------|-----------|---------|------------|
| Knowledge | | | |
| Quality | 0.797 | | |
| Perception | 0.890 | 0.858 | |

Criteria: Discriminant validity is established at HTMT0.90

4.2 Assessment of Structural Model

Table 4 shows the results of the hypothesized relationships' path co-efficient assessment using a bootstrapping procedure. All two relationships are found to have a value > 1.645 , thus significant at 0.05 level of significance. The relationships are significant (Knowledge \rightarrow Perception $\beta = 0.569$ $p < 0.01$), and (Quality \rightarrow Perception $\beta = 0.775$ $p < 0.01$).

Table 4. Path co-efficient assessment

| | Beta | S.E. | t-value | p-value |
|------------------------------------|-------|-------|---------|---------|
| Direct Effect | | | | |
| Knowledge \rightarrow Perception | 0.569 | 0.087 | 6.516 | 0.000 |
| Quality \rightarrow Perception | 0.775 | 0.093 | 3.551 | 0.000 |

The coefficient of determination (R2), effect size (f2), and predictive relevance (Q2) of exogenous variables on an endogenous variable are all evaluated in Table 5.

Table 5. Determination of co-efficient (R2), effect size (f2), and predictive relevance (Q2)

| | f2 | R2 | VIF | Q2 |
|--|-------|-------|-------|-------|
| Direct Effect | | | | |
| Knowledge | 0.523 | 0.525 | 2.105 | 0.365 |
| Quality | 0.230 | | 1.000 | |
| Perception | 0.175 | 0.705 | 2.135 | 0.436 |
| Lateral Collinearity: VIF 3.3 or higher (Diamantopoulos & Sigouros 2006) | | | | |
| R2 ≥ 0.26 consider Substantial (Cohen, 1989) | | | | |
| F2 ≥ 0.26 consider Substantial (Cohen, 1989) | | | | |
| Q2 > 0.00 consider large (Hair, 2017) | | | | |

As presented in Table 5, R2 value of knowledge (0.525) and Perception (0.175) is above 0.26 as suggested by Cohen (1989) a substantial model. Next, the effect size (f^2) is assessed. The values of 0.02, 0.15 and 0.35 represent small, medium, and significant effects consistently (Cohen, 1988). From the results knowledge (0.523) is large, Quality (0.230), and Perception (0.175) is medium sizes. In addition, the predictive relevance of the model was examined using blindfolding procedures. Overall, the three constructs $Q^2 > 0.00$ consider significant (Hair, 2017).

5. Conclusion and Recommendation

The aim of this study is to examine the relationships between quality and knowledge towards perceptions of Islamic banking facilities including products and services among the non-Muslim students in Politeknik. The results show quality and knowledge has positively influence perceptions of Islamic banking facilities including products and services among the non-Muslim students in Politeknik. This study supported by finding (Amin, 2008), shown the majority of the Islamic banking customers including non-Muslims were satisfied with the overall service quality provided by the banks. Furthermore, higher educational institutions may play a significant role in providing exposure to students by offering programs or elective subjects related to Islamic banking. The result of this research is also open for any parties to study the factors that influenced the PMU students' views, perceptions, and awareness towards Islamic banking. Due to limitations of distributing to 96 respondents, the future will considerably be using the students and lectures in other institutions in Malaysia.

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

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