

# Factors Influencing Decisions of University Students to Use Islamic Banking Products and Services in Malaysia

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## ABSTRACT

This study examined the factors that determine university students in adopting Islamic banks' products and services. In achieving this objective, this study employed a multiple regression using a structured questionnaire and collected primary data from students of Universiti Poly-Tech Malaysia. From the multiple regression analysis, the results shown that religious motivation, size and reputation, and convenience were significant in determining students' decision in using Islamic banks for their daily financial needs. Cost and benefits, friends and relative influences, and mass media advertising were found to be insignificant for students when deciding to open accounts with Islamic banks. Realising that student's segment is imperative to expand customers base, particularly being early in a person's life cycle, Islamic banks should focus in providing positive information and benefits of Islamic finance on potential customers, as well as sustaining good financial performance and reputation. Senior managers of Islamic banks should also ensure that their branches are located in proximity of the university campus with ample parking space and nice ambiance of banking hall. This study provides insight to understand on students' decision to open account with Islamic banks, filling the gap in the literature by focusing student's customer segment in Malaysia, which has received little research.

**Keywords:** Islamic finance, Islamic Banking, Islamic banking products, and Islamic banking services

## Introduction

Although there is increasing awareness and comprehension of Islamic banking among the general population in Malaysia, including Muslims and non-Muslims, its implementation has not yet been observed. Since the foundation of Bank Islam Malaysia Berhad (BIMB) about thirty years ago, there has been a significant growth in the public's understanding of Islamic principles. However, there has not been a substantial increase in the willingness to support Islamic banks. It appears that the majority of banking consumers in Malaysia have not incorporated their understanding of Islamic banking into their everyday routines, as evidenced by the limited utilization of Islamic banking goods and services compared to conventional banking products among Malaysians (Raman, 2010; Doraisamy et al., 2011)

The decision of a consumer to use an Islamic bank can often be influenced by a number of different reasons. According to Selvanathan et al., (2018), these factors can be divided into institutional variables including facilities, ambiance, and procedures, as well as individual, social, cultural, and religious elements (Asdullah & Yazdifar, 2016). Additional influential factors in the acceptance of Islamic banking include accessibility, staff competency, convenience (such as proximity to home and availability of ATMs), product pricing (specifically profit rates), reliability, responsiveness, risk, and security (Mohd Thas Thaker et al., 2020; Selvanathan et al., 2018; Bodibe et al., 2017) . Islamic banks are often driven by these factors to cater to the requirements and

desires of Muslim consumers seeking alternative investment and finance options that align with their beliefs about religion (Shahab et al., 2023). However, because Islamic banks are smaller in size compared to established conventional banks and are relatively new in the market, they are not as competitive in terms of pricing and service offerings (Latip et al., 2017).

Despite the fact that Muslims make about half of Malaysia's population, the country's Islamic banks have smaller overall assets, which suggests that the general public is reluctant to employ Islamic banking services and products (Romli et al., 2022). It appears that Malaysians prefer conventional banking as their source of banking financing, despite the fact that Islamic banks offer a range of products that meet their expectations (Wan Ahmad et al., 2008). The market share remains small, and few customers have embraced and utilized Islamic banking services (Jamshidi et al., 2015). It is possible that the low patronage of Islamic banks stems from the Islamic banks' lack of outreach, suggesting that Muslim communities may not be aware of their financial offerings (Mamman et al., 2016). Compared to conventional banks, there are numerous factors that may contribute to the low demand for Islamic banking products. Several factors may contribute to this occurrence, which includes a deficiency of competitive Islamic financing and investment products, non-Muslims' hesitancy or simply refusing to subscribe to Islamic finance, the absence of Muslim participation, and a lack of awareness regarding Islamic banking products (many of which are packaged using Arabic terminology) (Wan Ahmad et al., 2008) (Ganesan et al., 2020). The stigma associated with the Islamic financial system is particularly difficult to overcome because it was once believed to be exclusive to Muslims. Consequently, the majority of non-Muslims are hesitant to use Islamic financial services (Tri Utomo et al., 2023). Furthermore, some Muslims reject Malaysian Islamic banks because they believe that Islamic banking merely "mirrors" or replicates conventional banking by "Islamizing" normal banking products in order to appeal to the Muslim market (Ali Amran et al., 2020). These suggest that Malaysian consumers do not fully comprehend or accept the services and products provided by Islamic banks.

The Islamic banking market exhibits significant potential, particularly among the student market segment (Try Astuti, 2023; Nugraheni & Widyani, 2021). Consequently, it attracted the attention of both scholars and professionals in the field. Recent studies indicate that the student market is crucial for general retail banks, as it serves as a starting point in a person's life cycle. If students maintain their loyalty, the banks will acquire the benefits in terms of their customer base (Neves et al., 2022; Vlašić et al., 2022). Therefore, it is strategically necessary for Islamic banks to examine the factors that influence students' decisions to use their services and products. Even though this information will help senior managers of Islamic banks develop marketing strategies to draw in students as their new customers, there are not many studies that examine the various factors that encourage university students to adopt the products and services of Islamic banks. This study will focus on filling this gap. Hence, the objective of this study is to analyse the determinants that influence the intention of University Poly-Tech Malaysia students to adopt the products and services offered by Islamic banks. In order to achieve this objective, this study employed eight variables to be examined regarding students' adoption of Islamic banks' goods and services in the Malaysian Islamic banking industry.

### **Contextual background of Malaysia Islamic banking industry**

The global expansion of Islamic banking has been driven by its unique interest-free system. Several developed countries are now considering it as a viable alternative to their existing traditional banking systems (Jalil & Rahman, 2014) (Wahid & Ahmed, 2011; Ahmad et al., 2011). According to the annual report of the International Monetary Fund, Islamic Banking has experienced significant growth in the financial industry, with a consistent 10 to 15 percent increase over the past decade. According to the Islamic Financial Services Board, the global Islamic banking assets were valued at USD 1.5 trillion by the end of 2016. According to a projection by Bank Negara Malaysia, the total assets of Islamic banking are expected to reach USD 3 trillion by 2020 (Bananuka et al., 2020).

Currently, Malaysia has a total of 16 Islamic banks, with ten being local banks and the remaining six being owned by foreigners. Malaysia embarked on its journey into the world of Islamic banking in 1963 with the creation of Tabung Haji, which aimed to encourage future Haj pilgrims to save by pooling their funds. This institution follows Shariah principles in its operations and provides depositors with investment opportunities that do not involve any interest charges (Dawami, 2020). In the 1980s, there was a request from the Bumiputera Economic Congress to the Malaysian Government to establish an Islamic bank in the country. This event marked a significant milestone in Malaysia's banking sector with the establishment of Bank Islam Malaysia Berhad (BIMB), the country's first Islamic bank. BIMB commenced its operations in line with shariah principles and was listed on the main board of the Kuala Lumpur Stock Exchange (KLSE) in January 1993. Since then, BIMB has established itself as a highly regarded Islamic financial institution in Malaysia and has experienced significant growth across the country (Triyanta et al., 2023) (N. Ahmad & Md Zabri, 2023).

In 1993, the Malaysian government implemented the Islamic banking Scheme (IBS), which provides Islamic banking services throughout the country. This allowed banks to operate under a dual-banking system, offering both conventional and Islamic services. The main objective of this initiative was to foster a more competitive environment among banks (Widarjono & Rafik, 2023). The objective was to give banks ample time to gain market share and educate both banks and the public about the advantages of using the Islamic banking system. This led to the introduction of the Islamic Banking Scheme, which allowed conventional banks to offer Islamic banking services and products through an 'Islamic window' (Triyanta et al., 2023). In recent years, Bank Negara

Malaysia has taken steps to open up the Islamic banking market by granting new licenses to foreign Islamic banks in 2004. This has broadened the perspective on various practices, especially those from the Middle East or Gulf countries. It is worth mentioning that local Islamic banks have gradually adjusted their shariah practices to align with the preferences of Middle Eastern countries (Abdul Rahim et al., 2024). It became evident to financial institutions that Islamic banking had its advantages, leading to the establishment of Islamic bank subsidiaries by several banks. RHB was the pioneer in this regard, establishing RHB Islamic Bank Berhad (Rahim et al., 2013). Since then, the expansion of Islamic banking has accelerated, with an annual growth rate of around 18% to 20%. In 2022, the Islamic banking accounted for approximately 31 percent of the country's total banking assets (Islamic Financial Services Board, 2023). On global perspective, the Islamic banking total assets in 2022 had reached approximately USD 2.25 trillion (Islamic Financial Services Board, 2023).

## Literature Review

### Religious Motivation

The establishment of Islamic banking mostly derives from the religious convictions held by Muslims. Hence, in theory, the primary incentive for choosing Islamic banks should solely stem from religious factors, specifically for Muslim customers. Islamic banking is distinguished from traditional banking by its adherence to Shariah principles (Shafique et al., 2023). It is widely assumed that Muslims choose Islamic banks due to their religious obligation. Prior research yielded inconclusive results regarding religious motivation. Several studies, such as Alshannag et al., (2020), Dawami (2020) and Echchabi & Olaniyi, (2012), have concluded that religious motivation is not a significant factor. For instance, Echchabi & Olaniyi (2012) conducted a study on 473 clients of Bank Islam and Bank Muamalat, which are full-fledged Islamic banks in Malaysia. The study found that these consumers did not see religious motivation as the primary driver for choosing and using Islamic banks. On the other hand, the bulk of studies indicated that respondents have expressed that religious motivation is a key component in their decision to use Islamic banks' services (Basheer et al., 2018; Boubker et al., 2021; Gerrard & Barton Cunningham, 1997). In a recent study conducted by Selvanathan et al. (2018), it was discovered that there is a direct correlation between religious motivation and the choice of Islamic banks among clients in Malaysia. Research has revealed that religion has a tendency to shape actions based on the underlying rationale, ideas, and belief systems of devotion and faith. Alemu (2012) conducted a study that used a two-step empirical analysis. The study employed the Linear Probability Model (LPM) and Tobit estimation to examine the factors that contribute to consumers' overall satisfaction with the services offered by Islamic banks in comparison to conventional banks. The study, which surveyed 322 participants from Bahrain, Jordan, and the United Arab Emirates, found that religious factors, such as Shariah conformity, played a significant role in increasing customers' interest in Islamic banking. Therefore, the first hypothesis is formulated as follows:

- H1: There is a positive relationship between religious motivation and use of Islamic banks' products and services

### Cost and Benefits

Islamic banks' depositors are motivated by their need for a better rate of return on their deposits (Mohd Thas Thaker et al., 2020; Saptasari & Aji, 2020; Kontot et al., 2016). The desire to increase the rate of deposits is evaluated within the framework of cost/benefit analysis. Research on the cost and benefit has findings that are inconsistent in the literature. Several research have indicated that the cost and benefit aspects were not found to be relevant when it comes to the choosing of Islamic banks (Boubker et al., 2021; EM Kishada & Ab Wahab, 2013; Lukman Rahman et al., 2020; Tara et al., 2014). In these studies, respondents have consistently rated religious motivation as the most important factor and considered cost and benefit as the least significant factors in choosing to use Islamic banks. According to Wajdi Dusuki (2008), findings from a study conducted in Malaysia indicated that depositors of Islamic banks do not prioritize making a profit. He noted that depositors seek to reconcile the social welfare purpose and commercial objective, in accordance with the principles of Shariah. It was their belief that transactions conducted with Islamic banks should align with the principles of Islamic business ethics, which emphasize honesty, justice, and fairness. These depositors may have the intention of not expecting a predetermined rate of return. Conversely, there were previous studies that shown depositors of Islamic banks were willing to transfer their funds from one Islamic bank to another or even to a conventional bank if the returns on their deposits were not satisfactory or do not meet their expectations (Gerrard & Cunningham, 1997). Ahmad et al. (2011) affirmed the notion that Islamic banks must offer satisfactory returns on deposits in order to enhance the quality of their services. But unlike conventional banks, which use an arbitrary mechanism to raise interest rates, Islamic banks base their returns on the return of assets. This implies that depositors receive their returns only after their money is used to generate a return from their invested assets. Indeed, depositors of Islamic banks should be prepared to bear losses in accordance with profit-sharing principles (Basheer, 2022). Therefore, these findings suggest that the cost and advantages have the potential to impact consumers' decision-making process, leading to the formulation of the second hypothesis:

- H2: There is a positive relationship between cost and benefits and use of Islamic banking products and services

### Service delivery

The service delivery criteria encompassed features such as the provision of services in a timely and effective manner, as demonstrated by the application process's efficiency and the breadth of services provided. Haque et al. (2009) posited that the quality of services, customer confidence in the bank, social and religious perspective, and availability of services all impact consumer perception of Islamic banking. The positive coefficient values derived from his research indicated that Islamic banking is regarded favourably, suggesting that the greater accessibility of services facilitates transactions with Islamic banks. The majority of previous studies have demonstrated that increased adoption of Islamic bank services is proportional to improved service delivery (Christanti et al., 2017; Hamzah et al., 2015; Marimuthu et al., 2010; Mohd Thas Thaker et al., 2020). According to the findings of a study by (Mansour et al., 2010), speed and efficiency in service delivery were crucial for a customer to choose an Islamic bank, according to 200 respondents from the United Kingdom. The evidence suggested that customers place a higher value on receiving services in a timely and effective manner. On the basis of these arguments, it is possible to conclude that the selection of Islamic banks by consumers will be influenced by the quality of service provided (Setyadi et al., 2023). Conversely, inadequate services may result in client discontentment, enabling them to readily transition to an alternative financial institution (Lukman Rahman et al., 2020). The third hypothesis is thus expressed as follows:

- H3 There is a positive relationship between service delivery and use of Islamic banks' products and services

### Size and reputation

Customers would be more likely to choose the services of Islamic banks with better reputations, especially if they have trouble judging the quality of the services before making their choice. Therefore, reputation is crucial for service organizations such as Islamic banks (i.e. offering intangible products and services)(Babić-Hodović et al., 2011). A positive reputation can yield several strategic advantages, such as cost reduction (Datta et al., 1999), the capacity to charge higher pricing (Sharpe, 1990), attracting desirable consumers and workers (Suleiman Aburoub et al., 2011), and enhancing profitability (Bushman & Wittenberg-Moerman, 2012). Basheer et al. (2018), Jalil & Rahman (2014), and Maryam et al. (2019) discovered there is a direct correlation between the size and reputability of Islamic banks and the inclination to use them as the primary banking services. They discovered that larger banks with a solid reputation will enhance clients' confidence in conducting business with them. In a study conducted by Haque et al. (2009), a total of 575 respondents in Malaysia were utilized to investigate the correlation between reputation and satisfaction. The results showed a positive coefficient, indicating a positive association between these two variables. Previous literature has identified this independent variable as a commonly studied factor. Therefore, it is crucial to investigate the correlation between size, reputation, and consumer preferences while choosing Islamic products for banking activities. A study conducted by (Muhammad & Bisharat, 2014) further reinforces the notion that the reputation of banks plays a significant role in the adoption of Islamic banking products and services. The study, which involved 243 respondents in Pakistan, revealed that customers' attitudes towards Islamic banks were strongly influenced by the reputation of these banks. In addition, he suggested that banks leverage their strong reputation as a compelling storyline in their marketing campaigns to entice prospective clients. Hence, this study hypothesizes that:

- H4 There is a positive relationship between size and reputation and use of Islamic banks' products and services

### Staff factor

Staff factors include the ability of bank employees to inspire confidence and trust as well as their competence and courtesy. For instance, the factors that contribute to a positive customer experience are the courteousness and amicability of the staff, the proficiency and efficacy in processing transactions, and the expertise and readiness in offering solutions and information regarding the bank's offerings (Heshmati et al., 2019; Sivakumar & Ganeshkumar, 2022; Mutambik, 2023). According to Zeithaml et al. (2010), employees can enhance the quality of their services by focusing on reliability (the ability to consistently and accurately deliver the promised service), responsiveness (the willingness to assist customers and provide prompt service), assurance (the knowledge, courtesy, and ability of employees to inspire trust and confidence), and empathy (the caring and personalized attention that the firm offers to its customers). Employees exhibiting such attitudes and behaviour are likely to enhance consumers' opinions and attract more clients to avail themselves of the services provided by Islamic banks. Hence, this study expects to find a strong and positive correlation between staff factor and customers' choice of Islamic banks, as observed in previous studies conducted by Echchabi & Olaniyi (2012), Latip et al. (2017), and Mohd Thas Thaker et al. (2020). Although the staff component is considered important in consumers' decision-making process when choosing Islamic banks, there are also previous research that have indicated it was not significant and did not have an impact on their



selection of Islamic banks (EM Kishada & Ab Wahab, 2013; Marimuthu et al., 2010). This study aims to investigate and confirm the correlation between staff factors and the utilization of Islamic deposits among the selected sample respondents, considering the conflicting results found in previous studies. The hypothesis pertaining to the staff factor for this study is as follows:

H5: There is a positive relationship between staff factor and use of Islamic banking products and services

### **Convenience**

In general, when it comes to convenience, it includes factors such as location, ample parking space, external appearance, and interior comfort. In the study conducted by Ahmad et al. (2011), it was discovered that 300 participants from Universiti Islam Antarabangsa Malaysia considered factors such as the operating hours, accessibility of automated teller machines, main branch location, and availability of parking spots to be crucial when choosing a bank's services. The importance of ATMs in this study suggests that students prioritize factors that provide them with efficient and convenient access to banking services, such as utilizing cutting-edge technology, over other considerations like the condition of the bank's premises or the hospitality of the staff. It appears that accessibility and ease of use are also crucial. Similarly, the studies conducted by Echchabi & Olaniyi (2012) and Hamzah et al. (2015) yielded consistent results, indicating that customers' decision to utilize the products and services of Islamic banks was influenced by the convenience factor. However, Selvanathan et al. (2018) found that there is no significant relationship between convenience and customers' selection on Islamic banking. Their argument was that the accessible placement of banks had a negligible effect on the bank selection decision of both their Muslim and non-Muslim respondents. In Singapore, (Gerrard & Barton Cunningham, 1997) discovered that the convenience factor is not the primary determinant in choosing a bank. This is especially true because Singapore is a very small country and most banks are conveniently situated within the community's reach. In addition, the younger generation may not be attracted to visiting bank branches due to the convenience of automation and digitalized banking. Performing banking activities through web applications is more convenient for them (Tsourgiannis et al., 2023); (Baraba & Mahmudi, 2023). The hypothesis for this factor is as follows:

H6: There is a positive relationship between convenience and use of Islamic banks' products and services

### **Friends and relatives' influence**

Friends and relatives may actively or passively promote a specific personal preference for a chosen bank (Naeem, 2020). This phenomenon is also evident in the area of social influence, where this value is intricately connected to the individual, causing them to exercise excessive caution in selecting and implementing these ideals in their lives. This individual may base their decisions on societal expectations or demands (García-Gallego et al., 2016; Marimuthu et al., 2010). Several research have examined the impact of friends and relatives on the acceptance of Islamic banking. These studies, conducted by Alshannag et al. (2020), Ganesan et al. (2020), Kaakeh et al. (2019), and Maryam et al. (2019), suggest that individuals' social circles influence their acceptance of Islamic banking. There were a number of studies investigated the impact of friends and relatives on the likelihood of using Islamic banking products, such as home finance, takaful, automobile financing, and Islamic credit cards. For example, Alshannag et al. (2020) discovered that among 173 Jordanian students, the influence of friends and relatives had a positive impact on the adoption of Islamic banking services in Jordan. This finding aligns with the research conducted by (Maryam et al., 2019) in Tunisia, which suggested that societal collective opinions can influence customers' decisions to adopt Islamic banks' products. Additionally, they proposed that effective awareness and outreach initiatives might encourage clients to recommend Islamic banks to their peers, relatives, and friends. Based on previous research, the impact of friends and relatives will be examined as an additional independent variable in this study, in line with commonly observed trends.

H7: There is a positive relationship between friends and relatives' influence and use of Islamic banks' products and services

### **Mass media advertising**

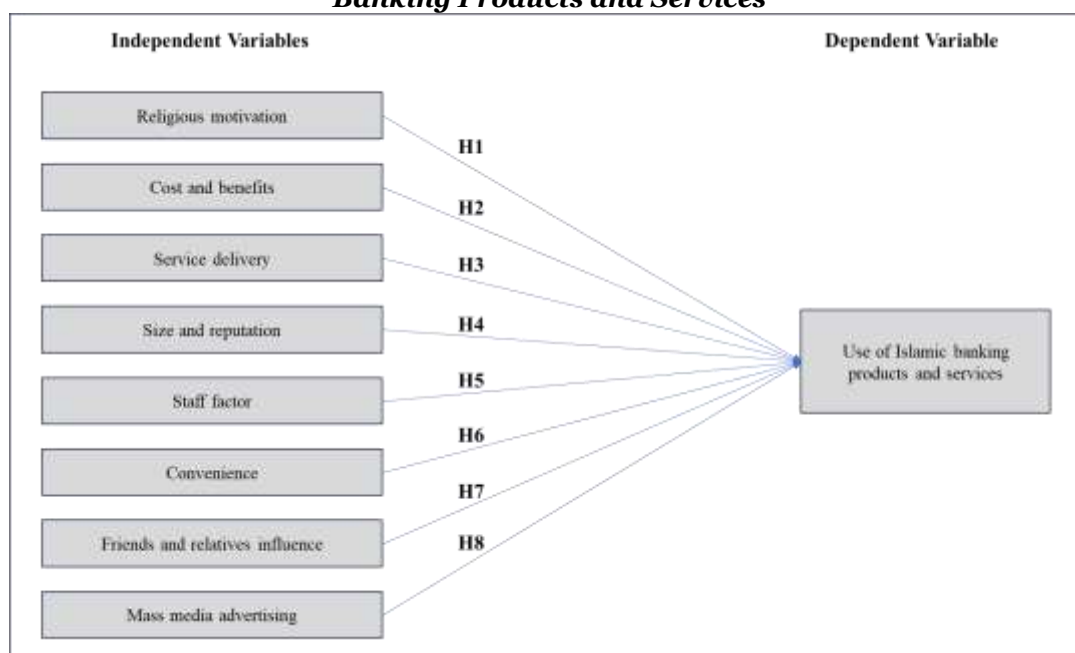
Advertising campaigns typically utilize a range of media platforms, including television, radio, newspapers, billboards, internet applications, webpages, flyers, and more. Consumers in general need a substantial amount of information to make informed financial decisions regarding products or services (Domazet et al., 2017; Hayes, 1989). This is because knowledge increases consumer awareness and enables them to make effective decisions (Aymen et al., 2019). Advertising is a significant means of stimulating consumer desire and intention, ultimately influencing purchasing behaviour. Additionally, it serves as a powerful instrument for cultivating an attitude and mitigating consumer misconceptions (Wahid & Ahmed, 2011). Surjaatmadja & Saputra (2020) discovered that advertising by Islamic banks in Indonesia positively influenced customers' inclination to utilize the services and products offered by Islamic banks. There was a significant correlation between marketing and promotion, and the decision to support Islamic banks. In line with this study, , several other studies, such as those by Alshannag et al. (2020), Echchabi & Olaniyi (2012), and Khursheed et al. (2021) had also discovered

that advertising has a favourable influence on customers' choice of Islamic banks. These data will support the hypotheses of this study.

H8: There is a positive relationship between mass media advertising and use of Islamic banks' products and services

Based on the literature reviews, this study will utilize eight independent variables and one dependent variable, as shown in figure 1. All these eight determinants were individually hypothesized to examine students' decision in adopting Islamic banks' product and services.

**Figure1: Theoretical Framework on Relationship between Factors influencing use of Islamic Banking Products and Services**



## Method

This study employs a quantitative methodology, utilizing quantitative measurement and analysis. To do this, primary data is collected via an online structured questionnaire and subsequently analysed using a cross-sectional approach. The questionnaire was sectioned into two pieces. Section A consisted of inquiries regarding demographic information, such as age, gender, academic history, and race. Section B was formulated using the independent variables derived from the theoretical framework, namely (1) religious motivation, (2) cost and benefits, (3) service delivery, (4) size and reputation, (5) staff factor, (6) convenience, (7) influence of friends and relatives, and (8) mass media advertising. Their importance was assessed using a five-point Likert scale, with 1 indicating no importance and 5 indicating high importance.

The questionnaire was prepared utilizing Google Form and disseminated across various online platforms such as WhatsApp and email. A population exceeding 1,000 students from the main campus of Universiti Poly-Tech Malaysia, located in Kuala Lumpur was pursued. A total of 300 electronic questionnaires were issued, and 139 individuals between the ages of 18 and 45 responded. The respondents consisted of both undergraduate and postgraduate students from Universiti Poly-Tech Malaysia in Kuala Lumpur. After examining the returned surveys, any response that had a considerable amount of missing data were excluded, leaving us with 135 valid responses. The sample size is sufficient to produce reliable data that can support the hypothesis particularly for exploratory research, as demonstrated by Meyer et al., (2017). This study used multivariate linear regression analysis to explain the correlation between independent and dependent variables. It is employed to evaluate the hypotheses derived from the theoretical framework by investigating the factors that impact students' choices to use Islamic banks' products and services.

## Findings and results

### Sample characteristics

Out of the 135 questionnaires that were returned, 49 percent of the respondents were male and 51 percent were female. The majority of respondents were students who have completed either a diploma or a bachelor's degree. 53 percent of respondents have obtained a diploma as their greatest level of education, while 17 percent have a secondary school certificate. The remaining individuals were postgraduate students; some enrolled on a full-time basis while others were part-time students. The distribution of respondents' age aligns with the following

breakdown: 67 percent were between the ages of 21 and 30, 13 percent were below the age of 20, and the remaining respondents were over the age of 30. Regarding ethnicity, 87 percent of students identify themselves as Malay, while 5 percent identify as Indian, and the remaining 8 percent identify as other ethnicities such as Iban and Kadazan.

### Preliminary analysis

The studies were performed using the SPSS statistical software version 11 for Windows. The initial phase involved analysing the central tendencies of the measurement construct and used Cronbach alpha to measure the mean, standard deviation, and internal reliability through the use of unit weighting items. During the initial phase, the mean and variance of the measurement construct about central tendencies were found to be consistent. This was further confirmed by conducting a reliable Cronbach Alpha test. The Cronbach Alpha values for the independent variables ranged from 0.731 to 0.963. These demonstrated that independent variables were in higher agreement between the items presented (Taber, 2018), indicating response values for each respondent across a set of questions are consistent (Reddy et al., 2020). Thus, all the variables proposed in this study were reliable to be used in a multiple regression analysis.

Variables	Mean	Standard Deviation	Cronbach Alpha
<i>RG - Religious motivation</i>			
Religious obligation/ requirement	4.0667	4.0667	0.963
Compliance of Islamic injunction in life	4.0814	4.0814	
<i>CB - Cost and benefit</i>			
Higher profit on deposit	3.5556	1.0414	0.812
Low service fees	3.6493	0.8340	
Publishes historical profit from deposits	3.4370	0.9192	
Attractive product packages and services	3.5629	0.9110	
<i>SD - Service delivery</i>			
Fast and efficient services	3.8148	0.8480	0.922
Quality services	3.8963	0.7943	
Quick services	3.8752	0.8311	
<i>SR - Size and reputation</i>			
Strong Islamic bank brand name	3.6962	1.0168	0.791
Many branches and ATMs	3.6814	0.9592	
Good financial performance	4.0222	0.8238	
<i>SF - Staff factor</i>			
Prompt services	4.0000	0.7917	0.731
Courteous with customers	3.6444	1.0890	
<i>CV - Convenience</i>			
Convenience (e.g. ample parking space)	3.6962	1.1013	0.885
Proximity to home and university	3.6740	1.0281	
<i>FR - Friends and relatives influence</i>			
Encouragement from friends and family	3.6740	1.0426	0.836
Family and friends as customers	3.6222	0.9990	
<i>MMA - Mass media advertising</i>			
Influence from media (e.g. mainstream and social)	3.6741	0.9683	0.757
Brochures and promotional materials	3.5407	1.0563	

Based on the initial study mentioned earlier, a multiple linear regression analysis was conducted, which also involved other essential tests such as assessing data normality and calculating Pearson's correlation coefficient. Multiple linear regression allows us to examine the relationship between multiple independent variables and a dependent variable simultaneously. This helps in understanding how changes in the independent variables are associated with changes in the dependent variable (Hair et al., 2010). The equation for multiple regression is described as follows:

$$CIB = \beta_0 + \beta_{1RG} + \beta_{2CB} + \beta_{3SD} + \beta_{4SR} + \beta_{5SF} + \beta_{6CV} + \beta_{7FR} + \beta_{8MMA} + \epsilon \quad (1.0)$$

Where:

- $CIB$  = Customer of Islamic banks
- $RG$  = Religious motivation
- $CB$  = Cost and benefits
- $SD$  = Service delivery
- $SR$  = Size and reputation
- $SF$  = Staff factor
- $CV$  = Convenience
- $FR$  = Friends and relatives' influence
- $MMA$  = Mass media advertising
- $\beta_0$  = intercept
- $\beta_n$  = slope coefficients for each explanatory variable
- $\epsilon$  = the model's error term

### Multiple regression analysis

The model summary of this multiple regression analysis signifies the goodness fit of the model where the  $R^2$  value was 0.615, indicating that independent variables explained 61.5 percent of the variance in students' decisions of patronising Islamic banks. On the individual determinants, religious motivation was found to be the most important factor of students adopting Islamic banks' products and services ( $\beta = 0.117, t = 5.258, p = 0.000 < 0.05$ ). This was followed by size reputation ( $\beta = 0.203, t = 3.923, p = 0.000 < 0.05$ ) and convenience ( $\beta = 0.172, t = 3.241, p = 0.000 < 0.05$ ). However, service delivery ( $\beta = -0.177, t = -4.701, p = 0.000 < 0.05$ ) and staff factor ( $\beta = -0.155, t = -3.105, p = 0.002 < 0.05$ ) indicated significant p-value, but with negative coefficients. The rest of independent variables were insignificant.

Variable	$\beta$	SE	$t$	$p$ -value
Constant	1.256	0.120		
Religious motivation	0.117	0.022	5.258	0.000**
Cost and benefits	0.010	0.039	0.263	0.793
Service delivery	-0.177	0.038	-4.701	0.000**
Size and reputation	0.203	0.052	3.923	0.000**
Staff factor	-0.155	0.050	-3.105	0.002**
Convenience	0.172	0.045	3.841	0.000**
Friends and relatives influence	0.036	0.042	0.843	0.401
Mass Media advertising	-0.045	0.044	-1.022	0.309
SE of estimate	0.21842			
$R^2$	0.615			
Adjusted $R^2$	0.590		$F$ -Stat	25.126
Observation	135		Sig.	0.0000

Note: \*\* Significant at 0.05 level

### Discussion of results

The results show that three independent variables are significant and have positive coefficients. This suggests that there is a positive relationship between students' decision to use Islamic banks' products and services and their religious motivation (Try Astuti, 2023) (Nugraheni & Widayani, 2021), size and reputation (Oluwaseyitan et al., 2018), and convenience (Tucker & Jubb, 2018). This study provides further evidence to the current body of literature on predicting students' inclination to open bank accounts with Islamic banks. Nevertheless, the probability of students choosing to open accounts with Islamic banks is expected to drop due to improvements in service delivery and factors connected to personnel, as indicated by the substantial p-value. Conversely, the remaining insignificant independent variables, namely cost and benefits, influence from friends and relatives, and mass media advertising, did not sufficiently attract students to open Islamic banking accounts.

The p-value of 0.000 below the alpha value of 0.05 indicated significant positive correlation between students who use Islamic banking products and services and their religious motivation, which indicates that adhering to shariah principles holds great importance for these students. This aligns with the demographic of the respondents, with 87 percent of them being Malays, who were predominantly Muslims. Moreover, Islam is the dominant religion in Malaysia, with 63 percent of the population practicing it (Shukri, 2023). Thus, it is hypothesized that these participants felt compelled to adhere to religious mandates, which serve as a fundamental basis for justifying their values and belief system, including their decision to adopt Islamic banking products and services. This finding corroborates the findings of prior research conducted by (Basheer et al., 2018; Boubker et al., 2021; Gerrard & Cunningham, 1997). These studies established significant correlation between customers who engage with Islamic banks and their religious motivations. Similarly, Kaakeh et al. (2019) and (Rahman et al., 2023) discovered that consumers in Spain and Bangladesh choose Islamic banking products mostly because of their ethical responsibility behaviours and their perceptions of Islamic banking products, rather than other influencing variables. Therefore, H1 is supported, since it aligns with the findings of (Selvanathan et al. (2018), who discovered a favourable correlation between religious motivation and customers' preference for Islamic banks in Selangor, Malaysia.

Another significant independent variable that influences students to open deposit accounts with Islamic banks was size and reputation. The p-value of size and reputation variable was at 0.000 at 95% confidence level; hence, this investigation accepts hypothesis H4. Although inexperienced in making banking decisions, students of Universiti Poly-Tech Malaysia recognised the importance of establishing banking relationships with strong and dependable banks that can meet their everyday banking requirements (Thwaites & Vere, 1995). Additionally, it was assumed that banks exhibiting remarkable financial performance would probably have a lower likelihood of business failures (Alzugaiby et al., 2021). Moreover, banks with reputable Islamic brand names are considered trustworthy. This observation supported the findings of Hoang et al. (2022) in Vietnam, where they found that a bank's reputation and financial success were influential factors in the choice of a bank. In Vietnam, customers seek banks that have strong financial performance and a reputable track record in order



to trust them with their savings. In addition, (Ho, 2012) discovered that the size of a bank has a significant role in influencing consumers' selection of a bank, especially after the deregulation period in Hong Kong.

Convenience was also significant with p-value of 0.002, to which students use to decide in opening a banking account with Islamic banks. H6 was therefore accepted in this study. Students assessed this factor based on its convenience, such as the availability of sufficient parking and the pleasant interior design of the banking hall. They also considered the proximity of these banks' branches to their homes and universities (Kim, 2012; Tucker & Jubb, 2018). In the present day, although the majority of banking tasks may be accomplished online, students believe that having a bank in close vicinity that is easily accessible and attractive is crucial to enhance the convenience of their banking experience (Halim et al., 2023; Langford et al., 2021). This includes having banks situated near retail areas (e.g. shopping malls). It may also suggest that students depend on having a 'face-to-face' interaction with a bank officer when they have exhausted other means of communication for their personal banking matters. This discovery confirms the findings of Echchabi & Olaniyi (2012), Hamzah et al. (2015), and Rao & Sharma (2008), which all highlight the significant role of convenience in influencing individuals' decision to opt for an Islamic bank.

### Limitation

The study was confined to only Universiti Poly-Tech Malaysia students. Additional research should be undertaken in other tertiary institutions in Malaysia. Conducting this analysis in various geographical areas or states in Malaysia could provide valuable insights into the many cultures and values (Ahmad & Md Zabri, 2023); (Mohd Suki, 2018). Furthermore, employing various approaches, such as Structural Equation Modelling, can yield different outcomes. This study did not conduct any comparative analysis of alternative statistical models, leaving room for further exploration. This study also uses a number of variables that were representatives but not exhaustive. Additional research could be carried out by incorporating alternative independent variables that might impact students' choices about the adoption of Islamic banking products and services. Examples of prospective variables that can be included in future studies, such as accessibility of technology (Sultana & Bousrih, 2022; Tommasi et al., 2021) and the influence of university's administrator in persuading students to open accounts with specific Islamic banks (Ahmad et al., 2011; Nugraheni & Widayani, 2021).

### Conclusion and Recommendation

This study examined the key aspects that students at Universiti Poly-Tech Malaysia consider significant when choosing Islamic banks for their banking requirements. It is crucial to comprehend how students make decisions regarding the utilization of products and services offered by Islamic banks in today's context. The students' segment is important and very attractive for Islamic banks in the long term (Rosli et al., 2023). The individual journey on banking experience commences from this particular group of students, wherein if they maintain their loyalty, Islamic banks would be able to reap the benefits of this ongoing relationship (Yurista et al., 2022). This study has several practical consequences for managers.

First, Islamic banks must prioritize the dissemination of comprehensive information on Islamic banking, aiming to raise public knowledge about the importance of consuming shariah-compliant products (Majeed, 2019). Islamic banks should consistently offer educational resources, such as booklets, infographics, and films, that effectively explain the principles of Islamic banking in a clear and concise manner (Rahmanto et al., 2023). These can be disseminated using several platforms, such as social media, emails, newsletters, and websites, to effectively reach broader audiences (Muhammad Usman, 2022). Typically, there was a lack of understanding within society regarding the principles of Islamic banking (Rosli et al., 2023). Similarly, university students were also lacked of knowledge and awareness of the principles underlying Islamic finance. In order to teach people about Islamic banking, Islamic banks could work with universities to support a variety of activities for students. With increased knowledge, students driven by religious convictions would feel more comfortable utilizing the goods and services offered by Islamic banks and realizing the advantages of doing business with them by abstaining *riba* and *gharar* (Jatmiko et al., 2024; Saharuddin & Meirison, 2022). As part of Islamic banks' marketing strategy, Islamic banks should also make an effort to establish relationships with universities and make sure that they are selected to act as the main financial institution for those institutions. Thus, in order to facilitate financial transactions between the university and its students, universities may persuade students to open accounts with their primary Islamic banks. This will indirectly facilitate the expansion of Islamic banks' customer base among students.

Second, the senior management of Islamic banks should also ensure and showcase their financial performance to this segment as well. In terms of managing their money, students can be very smart, and they may want to open savings accounts at banks that offer good profit rates (Johnson et al., 2018). In addition, they may also demand that Islamic banks demonstrate sustainability and stability in order to gain trust and confidence in managing their money.

Third, Islamic banks should strategically position their branches in close proximity to their home or college, ensuring convenient access to a wide range of financial services for students (Barbieri et al., 2021). In addition, it is imperative for the senior management of Islamic banks to ensure that these branches possess a pleasant ambiance in their banking halls, creating a friendly setting that puts students at ease and increases the likelihood of them opening an account. This is consistent with the research conducted by Almosawi (2001) and

Bapat (2018). Hence, this study proposes that Islamic banks should prioritize these elements, including religious motivation, improved performance and size, and convenience, in order to attract a larger client base among university students.

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