

**EXAMINING THE FACTORS THAT INFLUENCE CUSTOMERS' DECISION
TO CHOOSE ISLAMIC HIRE PURCHASE FACILITY: A STUDY OF MUSLIM
CUSTOMERS IN KEDAH**

By

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**Research Paper Submitted to the
Othman Yeop Abdullah Graduate School of Business
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Master in Islamic Finance and Banking**

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ABSTRACT

EXAMINING THE FACTORS THAT INFLUENCE CUSTOMERS' DECISION TO CHOOSE ISLAMIC HIRE PURCHASE FACILITY: A STUDY OF MUSLIM CUSTOMERS IN KEDAH

Islamic hire purchase (IHP) facility is widely used by Islamic banks for car financing in Malaysia. Thus, this research was carried out to determine the factors that influence the customers' decision to choose Islamic hire purchase facility in Kedah. A total of 105 customers on Islamic hire purchase in Kedah was selected as respondents of the survey questionnaire which was randomly distributed. The obtained data were analyzed using T-test, ANOVA, Pearson Correlation and Multiple Regressions. The finding shows that religious obligation, awareness, tenure and age significantly influence the customers' choice for Islamic hire purchase. Since choosing Islamic hire purchase rests largely on these factors, Islamic banks must emphasis on religious values such as ethics and manners which are friendlier towards the customers. Islamic banks should expand their target market and increase the quality of performance through Islamic values in Islamic banking. Last but not least, Islamic banks need to transparent and disclose all information to their customers to avoid misconception about Islamic hire purchase.

Keywords: Islamic hire purchase, religious obligation, awareness, tenure, Islamic bank, Factor of Choosing Product.

ABSTRAK

MENILAI FAKTOR YANG MEMPENGARUHI PELANGGAN MEMILIH PRODUK SEWA BELI KENDERAAN SECARA ISLAM: KAJIAN TERHADAP PELANGGAN MUSLIM DI KEDAH

Produk sewa beli kenderaan secara Islam atau Islamic hire purchase (IHP) digunakan secara meluas oleh bank-bank Islam bagi pembiayaan kenderaan di Malaysia. Oleh yang demikian, kajian ini telah dijalankan untuk menilai faktor-faktor yang mempengaruhi pelanggan dalam memilih produk IHP di Kedah. Seramai 105 pelanggan di Kedah telah dipilih sebagai responden melalui soal selidik yang telah diedarkan secara rawak kepada pelanggan yang menggunakan produk pembiayaan ini. Data dikumpul dan dianalisis dengan menggunakan Ujian T, ANOVA, Korelasi Pearson dan regresi berbilang. Dapatan kajian menunjukkan bahawa kewajipan memenuhi tuntutan agama, kesedaran, tempoh pembiayaan dan umur memberi pengaruh yang paling kuat dalam pemilihan produk sewa beli kenderaan secara Islam. Disebabkan oleh faktor memilih sewa beli kenderaan secara Islam banyak bergantung kepada faktor-faktor yang telah dinyatakan, bank-bank Islam perlu memberi penekanan kepada nilai-nilai agama seperti etika dan adab yang mesra terhadap pelanggan. Di samping itu, institusi-institusi perbankan Islam perlu memperluaskan pasaran mereka dan meningkatkan kualiti prestasi berdasarkan nilai-nilai perbankan Islam. Selain itu, bank-bank Islam juga perlu telus dan mendedahkan semua maklumat berkaitan kepada pelanggan untuk mengelakkan salah faham tentang pembiayaan ini.

Kata Kunci: Sewa beli kenderaan secara Islam, kewajipan memenuhi tuntutan agama, kesedaran, tempoh pembiayaan, institusi perbankan Islam, faktor pemilihan produk.

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TABLE OF CONTENTS

PERMISSION TO USE.....	i
ABSTRACT.....	ii
ABSTRAK.....	iii
ACKNOWLEDGEMENT.....	iv
TABLE OF CONTENTS.....	v
LIST OF TABLES.....	viii
LIST OF FIGURE.....	ix
LIST OF ABBREVIATIONS.....	x
CHAPTER 1 : INTRODUCTION.....	1
1.1 Background of the Study.....	1
1.2 Problem Statement.....	4
1.3 Research Question.....	8
1.4 Research Objective.....	8
1.5 Scope of the Study.....	9
1.6 Significance of the Study.....	9
1.7 Organization of the Study.....	10
CHAPTER 2: LITERATURE REVIEW.....	12
2.1 Introduction.....	12
2.2 Conventional Hire Purchase.....	12
2.3 Islamic Hire Purchase (IHP).....	14
2.4 Theory of Reasoned Action in Choosing IHP.....	18
2.5 Factors Influencing Customers' decision on IHP.....	20
2.5.1 Demographic Factors.....	20
2.5.2 Religious Obligation.....	24
2.5.3 Pricing of Product.....	26
2.5.4 Social Influence.....	29
2.5.5 Awareness.....	32
2.6 Conclusion.....	39

CHAPTER 3: RESEARCH METHODOLOGY	40
3.1 Introduction.....	40
3.2 The Research Framework	40
3.3 Hypothesis Development	42
3.3.1 Difference between Demographic Factors towards Choosing IHP	42
3.3.2 The Correlation between Choosing IHP and Independent Variables	43
3.3.3 Factors Influence Choosing IHP	43
3.4 Research Design.....	44
3.5 Questionnaire Design.....	46
3.6 Data Collection Method	48
3.7 Sampling Design.....	49
3.8 Data Administrative and Analysis Technique	51
3.8.1 Descriptive Analysis	51
3.8.2 Reliability Test.....	52
3.8.3 Normality Test	52
3.8.4 Independent T-test	53
3.8.5 One-Way ANOVA.....	54
3.8.6 Correlation Analysis	54
3.8.7 Multiple Regressions Analysis	55
3.9 Conclusion	57
CHAPTER 4: FINDINGS AND ANALYSIS	58
4.1 Introduction.....	58
4.2 Pilot Study.....	58
4.3 Reliability Test.....	59
4.4 Normality Test	59
4.5 Demographic Characteristic of the Respondents	60
4.5.1 Islamic Hire Purchase Financing Profile	63
4.6 Difference in Demographic Factors towards Choosing IHP	65
4.6.1 T-test Analysis in Choosing IHP	65
4.6.2 One Way ANOVA Analysis in Choosing IHP	68
4.7 The Correlation between Choosing IHP and Independent Variables	69

4.8	Multiple Regressions Result	71
4.9	Conclusion	76
CHAPTER 5: CONCLUSION AND RECOMMENDATION		77
5.1	Conclusion of the Study	77
5.2	Limitation of the Study	78
5.3	Recommendation and Future Research	78
REFERENCES		83
APPENDICES		89
APPENDIX A: Questionnaire.....		90
APPENDIX B: Factor Analysis.....		97
APPENDIX C: Reliability Test.....		100
APPENDIX D: Normality Test.....		106
APPENDIX E: Descriptive Statistic.....		109
APPENDIX F: Test of Differences.....		114
APPENDIX G: Correlation.....		118
APPENICX F: Multiple Regression.....		122

LIST OF TABLES

Table 2.1	Patronage Studies on Factor Influenced Customers to Choose IHP	37
Table 3.2	Section B: Factors of Choosing Islamic Hire Purchase	47
Table 3.3	Section C: Choosing IHP	48
Table 4.1	Cronbach's Alpha for Each Variables	59
Table 4.2	Normality Test	60
Table 4.3	Customers' Demographic Information	62
Table 4.4	Information of Islamic Hire Purchase Financing	64
Table 4.5	T-test Analysis (Gender) in Choosing IHP	66
Table 4.6	T-test Analysis (Races) in Choosing IHP	66
Table 4.7	T-test Analysis (Marital Status) in Choosing IHP	67
Table 4.8	T-test Analysis (Education Level) in Choosing IHP	67
Table 4.9	One way ANOVA analysis in choosing IHP	68
Table 4.10	Correlation between Choosing IHP and Independent Variables	70
Table 4.11	Multiple Regressions Result	73

LIST OF FIGURE

Figure 3.1	Research Framework	41
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LIST OF ABBREVIATIONS

AITAB	<i>al-Ijarah Thumma al-Bay</i>
ANOVA	Analysis of Variance
APA	Asset Purchase Agreement
Ag	Age
AW	Awareness
AWYD	<i>al Wadi'ah Yad Dhamanah</i>
BBA	<i>Bay Bithamani Ajil</i>
BNM	Bank Negara Malaysia
CHIP	Choosing Islamic hire purchase
DV	Dependent Variable
DF	Demographic Factors
IBBM	Institusi Bank-Bank Malaysia
Ind	Individual Income
IHP	Islamic Hire Purchase
IMB	<i>Ijarah Muntahia Bitamleek</i>
IRB	Islamic Retail Banking
IV	Independent Variable
ISRA	International Sharia Research Academy
KMO	Kaiser-Meyer-Olkin
MHP	<i>Muamalat</i> Hire Purchase
MHPB	<i>Muamalat</i> Hire Purchase Bill
PFK	PETRONAS Fertilizer Kedah
PP	Pricing of Product

RM	Ringgit Malaysia
RO	Religious Obligation
SAC	Sharia Advisory Council
SI	Social Influence
SPA	Sale Purchase Agreement
SPM	Sijil Pelajaran Malaysia
SPSS	Statistical Package for Social Science
STPM	Sijil Tinggi Pelajaran Malaysia
TAIB	Tabung Amanah Islam Brunei
Ten	Tenure
TRA	Theory Reasoned Action
UUM	Universiti Utara Malaysia

CHAPTER 1 INTRODUCTION

1.1 Background of the Study

Islamic Banking is a financial concept which complies fully with Islamic “*Sharia*” Law and has creative and progressive financial that offers efficient product and services (Owen, 2001). The main principle that lies behind Islamic banking is the principle of profit and loss sharing. Islamic banks are financial institutions that avoid the element of *gharar*, *maisir* and *riba*. As stated in surah al-Baqarah verse 275:

و احل الله البيع و حرم الربا

“*And Allah has permitted trading, and prohibited riba*”

In contrast with Islamic banks, conventional banks are based on debt-creditor relationship and interest reflecting the opportunity cost of money. In Malaysia, Islamic banks are competing in the same market segment with conventional and foreign banks in terms of offering complementary products and services (Nasser and Montinho, 1997). The most common product which has been designed to meet consumer demand is *al-Ijarah* (leasing), *al- Musharakah* (partnership), *al-Bay Bithamanil Ajil* (BBA), *Al- Ijarah Thumma al-Bay’* (AITAB). *Al- Ijarah Thumma al-Bay’* or Islamic Hire-Purchase (IHP) is the earliest product that has been initiated by Islamic banks in Malaysia.

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