

APPENDICES



**UNIVERSITI
MALAYA**

**A STUDY OF
AWARENESS AND MOTIVATION ON
ISLAMIC BANKING**

Dear Sir/Madam,

This study seeks to explore the level of awareness and perspectives on Islamic Banking. It also seeks to explore the service brand equity (brand awareness and brand meaning) of Islamic Banking.

Kindly answer all the questions. All information will be treated in strict confidence and your responses will only be analysed in aggregate forms.

Your kind participation in this study is highly valued and appreciated. Should you have any enquiries regarding this study, please do not hesitate to contact Komala Veeriah at komala.veeriah@gmail.com or 012-5868 511.

Thanking you in advance for your cooperation.

Yours sincerely,
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SECTION A: RESPONDENT PROFILE

Please mark (/) on the appropriate box.

1. Gender:

Male

Female

2. Age:

18 – 25

26 – 35

36 – 45

46 – 55

Above 55

3. Ethnic Group:

Malay

Chinese

Indian

Others (please specify): _____

4. Religion:

Islam

Buddhist

Hindu

Christian

Others (please specify): _____

5. Education Level:

High School

Diploma

Bachelor's Degree

Postgraduate

Others (please specify): _____

6. Occupation:

Professional

Manager

Executive

Non-executive

Student

Not working/Retired

Others (please specify): _____

7. Monthly Income:

No monthly income

Below RM1,500

RM1,500 – RM2,999

RM3,000 – RM4,999

RM5,000 – RM6,999

Above RM7,000

SECTION B: AWARENESS ABOUT ISLAMIC BANKING PRODUCTS

Please read each of the statement listed below and tick (/) at the appropriate column.

1. Do you have Islamic Banking account?

Yes

Please name the bank(s) you have an account with: _____

No

Please answer question No.3 onwards

2. What product/service (s) that you use?

Saving Account

Current Account

Fixed Deposit Account

Personal Loan

Hire Purchase

Housing Loan

Insurance

Investment

Foreign Currency Account

Debit Account

Credit Account

Others (please specify):

3. Your knowledge and understanding on the following Islamic Banking products/services. Please tick (/) the appropriate box.

<i>I know what is.....</i>		Yes	No
a.	Al-Wadiah		
b.	Al-Mudharabah		
c.	Al-Musyarakah		
d.	Al-Bai' Bhitaman Ajil		
e.	Al-Ijarah		
f.	Bai' Al Salam		
g.	Bai' Al Murabahah		
h.	Bai' Al Inah		

SECTION C: PERSPECTIVES ON ISLAMIC BANKING (IB)

Please indicate your degree of strength agreement/disagreement on the following statements. Please circle the number that reflects your perception on IB even if you do not have direct experience on the matter under discussion:-

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
The system of IB is similar to conventional	1	2	3	4	5	6
I prefer conventional banks	1	2	3	4	5	6
I have no interest in IB because I already have an account with conventional bank	1	2	3	4	5	6
I have no reason to open an account in IB	1	2	3	4	5	6
IB is meant for Muslim community only	1	2	3	4	5	6
IB is interest-free banking	1	2	3	4	5	6
Transactions in IB are handled according to Syariah	1	2	3	4	5	6
IB is based on Islamic principles	1	2	3	4	5	6
IB applies the profit sharing between bank and customers	1	2	3	4	5	6
Return of IB is based on risk sharing	1	2	3	4	5	6
I am not familiar with IB	1	2	3	4	5	6
Information on IB is lacking	1	2	3	4	5	6
My knowledge on IB is very limited	1	2	3	4	5	6
My family urges me to open an account with IB	1	2	3	4	5	6
IB is recommended by my friend/family/relatives	1	2	3	4	5	6
I got to know IB from promotional campaign	1	2	3	4	5	6
IB has a bright future	1	2	3	4	5	6
IB will become a dominant banking system in Malaysia	1	2	3	4	5	6
IB will make Malaysia a role model to other countries	1	2	3	4	5	6

SECTION D: BRAND AWARENESS

Please circle the number that reflects your knowledge of the bank brand in your memory and the ability to recall it even if you do not have direct experience on the matter under discussion:-

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
I do not pay attention to the advertisement	1	2	3	4	5	6
I like the advertisement	1	2	3	4	5	6
The advertisement is relevant to me	1	2	3	4	5	6
The advertisement makes me believe that the bank is helpful and friendly	1	2	3	4	5	6
The advertisement helps in my decision making	1	2	3	4	5	6
The advertisement is important in service brand development	1	2	3	4	5	6
I use the services because of the bank brand name	1	2	3	4	5	6
The bank brand name means a lot to me	1	2	3	4	5	6
The bank brand name tells me what to expect in the bank service outcome	1	2	3	4	5	6
The bank brand name is different from other banks	1	2	3	4	5	6
The bank brand name is relevant to the bank	1	2	3	4	5	6
The brand name is important in service brand development	1	2	3	4	5	6
I know the bank country of origin (local/international)	1	2	3	4	5	6
I care about the bank country of origin	1	2	3	4	5	6
I use the bank without knowing its country of origin	1	2	3	4	5	6
The bank country of origin does not influence me to use the services	1	2	3	4	5	6
The country of origin is important in service brand development	1	2	3	4	5	6

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
I care about what people say about the bank	1	2	3	4	5	6
Word of mouth influences my attitude towards the bank	1	2	3	4	5	6
Word of mouth provides me good ideas about the bank	1	2	3	4	5	6
Word of mouth helps in my decision making to use the bank services	1	2	3	4	5	6
Word of mouth is important in service brand development	1	2	3	4	5	6
I pay attention to any public relation relates to the bank	1	2	3	4	5	6
I trust the public relation relates to the bank	1	2	3	4	5	6
The public relation of the bank is reliable	1	2	3	4	5	6
The public relation has improved the credibility of the bank	1	2	3	4	5	6
The public relation is important in service brand development	1	2	3	4	5	6

SECTION E: BRAND MEANING

Please circle the number that reflects your perceptions about a brand held in your mind even if you do not have direct experience on the matter under discussion:-

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
The bank operation is relevant to my needs	1	2	3	4	5	6
The bank operation is pleasing	1	2	3	4	5	6
The bank operation is favourable	1	2	3	4	5	6
The bank operation meets my expectation	1	2	3	4	5	6
The bank operation performance is important in service brand development	1	2	3	4	5	6
The bank employees practice formality in social addressing (e.g. sir, madam)	1	2	3	4	5	6
The bank employees have high caring level	1	2	3	4	5	6
The bank employees have high friendliness level	1	2	3	4	5	6
The personnel performance is important in service brand development	1	2	3	4	5	6
The bank ambient conditions (temperature, air quality, noise, cleanliness) is good	1	2	3	4	5	6
The bank signage is very informative	1	2	3	4	5	6
The bank style of decoration is attractive	1	2	3	4	5	6
The bank equipment is well functioning	1	2	3	4	5	6
The environment of the bank is important in service brand development	1	2	3	4	5	6
Have high technology competitiveness such as online service	1	2	3	4	5	6
Have adequate number of branches	1	2	3	4	5	6
Have high accessibility (e.g. close to my home/office)	1	2	3	4	5	6
Helps in my decision making to use the bank services	1	2	3	4	5	6
The bank features is important to service brand improvement	1	2	3	4	5	6

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
I am aware with their fees charge to me	1	2	3	4	5	6
The bank fees influence my decision	1	2	3	4	5	6
The bank fees is unfair (deceptive charge)	1	2	3	4	5	6
The bank fees is worth value for my money	1	2	3	4	5	6
Fees is important in service brand development	1	2	3	4	5	6
The bank brand image reflects my personality	1	2	3	4	5	6
The bank is used by people similar like myself	1	2	3	4	5	6
The bank brand image is consistent with how I see me so far	1	2	3	4	5	6
Typical user is like me	1	2	3	4	5	6
Self brand image is important in service brand development	1	2	3	4	5	6
I am happy with the bank brand	1	2	3	4	5	6
I am please with the bank brand	1	2	3	4	5	6
I am confident with the bank brand	1	2	3	4	5	6
I am impress with the bank brand	1	2	3	4	5	6
Consumer feelings with the brand is important in service brand development	1	2	3	4	5	6
The bank brand display sincere personality (honest, cheerful)	1	2	3	4	5	6
The bank brand display competent (reliable, successful personality)	1	2	3	4	5	6
The bank brand display sophisticated (charming, upper class) personality	1	2	3	4	5	6
The bank brand display exciting (imaginative) personality	1	2	3	4	5	6
The bank brand display rugged (masculine, tough) personality	1	2	3	4	5	6
The brand personality is important in service brand development	1	2	3	4	5	6

SECTION F: SERVICE SATISFACTION

Please circle the number that reflects your perception on service satisfaction even if you do not have direct experience on the matter under discussion:-

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
It has been a pleasure to use the bank services	1	2	3	4	5	6
The bank deserves to be recognized	1	2	3	4	5	6
The bank has always put my best interest first	1	2	3	4	5	6
The bank understood and acted upon my needs	1	2	3	4	5	6
The service outcome meets my expectation	1	2	3	4	5	6
Based on my experience, I am very satisfied with the bank service	1	2	3	4	5	6
I am pleased to be associated with this bank	1	2	3	4	5	6
I have an affinity with this bank	1	2	3	4	5	6
Service satisfaction is important in service brand development	1	2	3	4	5	6

Do you have any comments or suggestions?

THANK YOU FOR YOUR COOPERATION

Appendix B: Normality Test for Research Variables

	N	Skewness		Kurtosis	
		<i>Statistic</i>	<i>Std. Error</i>	<i>Statistic</i>	<i>Std. Error</i>
Total Perspectives	817	.245	.086	1.934	.171
Total Brand Awareness	817	.120	.088	1.178	.171
Total Brand Meaning	817	-.079	.086	.714	.171
Total Service Satisfaction	817	-.301	.086	.842	.171

		Statistic
Total Perspectives	Mean	3.5332
	5% Trimmed Mean	3.5251
	Median	3.5000
Total Brand Awareness	Mean	3.5620
	5% Trimmed Mean	3.5593
	Median	3.5455
Total Brand Meaning	Mean	3.6961
	5% Trimmed Mean	3.7005
	Median	3.7188
Total Service Satisfaction	Mean	3.6389
	5% Trimmed Mean	3.6564
	Median	3.7500

Histogram: Total Perspectives, Total Brand Awareness, Total Brand Meaning and Total Service Satisfaction

