

Awareness to Use Islamic Banking Products and Services among Non-Muslim Consumers in Malaysia: A Nominal Group Technique Approach

Nurul Nadzirah Abdul Nasir., Surita Hartini Mat Hassan., Ramlan Mustapha., Mohd Kamal Azman Jusoh

Academy of Contemporary Islamic Studies, UiTM Pahang Branch, Malaysia

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ABSTRACT

The article uses the Nominal Group Technique (NGT) as a substitute tactic to examine ideas and solutions for raising non-Muslim consumers' knowledge of the benefits of utilizing Islamic goods and services. Researchers have employed this method to offer recommendations for raising non-Muslim society's level of awareness. Twelve recommendations for raising awareness have been identified by the expert recommendations overview. Researchers were able to obtain element validation quickly and efficiently using the NGT technique. This is since the elements were developed through literary reading then expert discussion and voting. To address these issues, it is highly recommended that more research be done in the form of supplementary studies using certain modules. For non-Muslim consumers in particular, this study may point out areas that require regulatory clarity and uniformity to guarantee the seamless integration of Islamic finance products into the larger financial system. Creating more precise criteria on how asset-backed transactions, profit-sharing schemes, and other aspects of Islamic finance can be standardized across markets may be one way to help non-Muslim customers become more comfortable with using Islamic banking products and less confused.

Keywords: Nominal Group Technique (NGT), non-Muslim consumer, Islamic banking, products, services

INTRODUCTION

Islamic financial institutions are becoming more professional to gain market share and draw in as many clients as they can, which is beneficial given their already rapid development. Islamic financial institutions need to have a solid marketing plan in light of these repercussions. Islamic finance strategy's application of Islamic law, which is emphasized to potential clients, makes it fascinating to see. As a result, all Islamic financial institutions must engage in competition to draw in Muslim clients and turn them into targets. However, because they also hold a sizable portion of the market, Islamic financial institutions should not exclude prospective non-Muslim clients Alamad et al. (2021); (Alssadi, 2021; Setiawan, 2020; Sukono et al., 2020).

As the first nation to provide both conventional and Islamic banking, Malaysia is now the leader in this area (Mohammad et al., 2016; Nawaz & Haniffa, 2017). This dual banking system has been accepted by many Islamic nations, who have dispatched delegates to Malaysia to gain a thorough understanding of its operations (Abdullah et al., 2012). The primary difference between the two types of banks is that the Islamic banking system is founded on Islamic principles found in the Quran and Shariah. These principles forbid interest-based investing (riba), gambling (maysir), speculative business activities (gharar), and any investment that involves the purchase of goods that are prohibited, like alcohol (Nawaz & Haniffa, 2017). Credit cards, savings accounts, current accounts, and other products and services are available from Islamic banks (Mohammad et al., 2019).

The durability of the Islamic banking system as a substitute financial system that guarantees coordination between the real sector and fiscal and economic activity was validated by the stability of Islamic banks' performance during the 2008 financial crisis. These distinctive characteristics play a major role in why both

Muslims and non-Muslims are seeking Islamic financial services (Saiti et al., 2022). The continuous rise in Islamic banking can be attributed in part to the discontent with the traditional banking system stemming from widespread unethical practices such as interest rate manipulation, financial crises, money laundering, bank runs, and bankruptcy, which have caused the conventional system to lose trust (Ariff, 2014).

There are some positive and some negative effects from the Islamic banks' rapid growth. One reason is that, even though non-Muslims are also possible consumers, there is a growing public view that Islamic banks' brand image still gives the impression that they are only available to Muslims. There are several communities of non-Muslims who think that the Islamic economic system is there only to serve them. There's no denying that religious extremism continues to be the norm in our culture. For this reason, the Islamic market is closed to non-Muslims and seen as a market exclusive to Muslims. Because they believe Islamic banking is exclusive to Muslims, certain non-Muslim populations feel animosity toward Islamic banks. Islamic banking was first founded on a new idea that better satisfied the sense of justice for everyone, including non-Muslims. It was not created simply for Muslims. Under the category of the teachings that are rahmatan lil alamin, or light for the universe, is this remark (Hadziq & Ismiyanti, 2022).

What is Islamic Banking?

Experts have described Islamic Banking in a variety of ways. However, scholars generally agree that Islamic Banking follows the principles of Fiqh Mu'amalah (transaction regulations), which are based on Islamic Shari'ah law. An Islamic banking system adheres to the precepts of Islamic Shari'ah and is used to establish an Islamic economy. Hence, an Islamic bank can be thought of as a custodian of people's money and wealth, acting as a financial intermediary. Unlike traditional banks, it operates under Shari'ah principles and pays its clients in the form of profit sharing (or loss) (Dar & Presley, 2000). The widespread belief among orientalist is that Islamic banking primarily involves the ban of transactions including interest, alcohol, gambling, pork, and other associated products (Woodley, 2009). Conversely, the single thing that is seen as distinguishing Islamic finance in the Muslim world is the prohibition of riba (Wajdi Dusuki, 2008).

A financial institution that follows Sharia principles, an Islamic bank's primary line of business is to offer financing and services related to money circulation and payment traffic. Islamic banks, according to Muhammad Syafi'i Antonio, are those that run on Sharia principles, which are based on the hadith and verses of the Qur'an. That was stated in more detail that the Islamic procedure for muamalat, which is distinct from practices that are thought to have aspects of usury, contains the provisions of Islamic law about Islamic banks (Rahmayati, 2021). According to (Chowdhury et al., 2019), any banking activity that is sanctioned by Islamic Shariah is referred to as an Islamic banking system. The Organization of Islamic Conference (OIC) defines an Islamic bank as a financial institution whose bylaws, regulations, and operating guidelines declare the bank's adherence to Islamic Shari'ah principles and the prohibition of receiving and disbursing interest in any of its operations. The goal of establishing Islamic banking was to offer financial services compliant with Islamic Shari'ah and to support economic growth in line with Islamic principles.

In general, Islamic banking refers to a type of banking that adheres to the principles and beliefs of Islam (Gerrard & Barton Cunningham, 1997). Stated differently, an Islamic banking system is defined as one whose statutes, rules, and procedures explicitly declare its adherence to the principles of Islamic law; this includes prohibiting the receipt and payment of interest on any transactions, avoiding uncertainty in transactions, and outlawing unethical investment and asset backing while sharing profit or loss (Bala & Nafis, 2007; Fakiyesi, 2011; Kalaitasan & Mohamed, 2007).

Islamic Banking in Malaysia

Malaysia boasts one of the world's largest Islamic banking sectors. Approximately 22% of the nation's overall banking industry is made up of Islamic banking, with 17 domestic and international Islamic financial institutions (IFIs) operating in a competitively manner (Ishak, 2019). Undoubtedly, Islamic banks have played a role in the expansion of the Malaysian economy since its establishment in 1983 (Mittal & Kamakura, 2001). Since then, Malaysia has emerged as the Islamic bank with the quickest rate of growth in the global financial sector (Saad & Alsehri, 2021).

Over the past ten years, Malaysia's Islamic banking and finance industry has experienced phenomenal expansion, emerging as a major driver of the country's economic development. According to a report by the Central Bank of Malaysia, Islamic banking assets have reached remarkable heights, amounting to around USD65.6 billion in 2011 and growing at an average annual rate of 18–20% (Kunhibava, 2012). Furthermore, the Islamic Financial Services Board highlighted that Malaysia's Islamic banking sector has emerged as the world's largest, with assets amounting to nearly 24.9% of all banking assets in the country (Dawami, 2020).

According to a recent analysis, Malaysian Islamic banking has a historical trajectory that began in 1963 when Tabung Haji, an institution dedicated to managing the savings of pilgrims doing the Hajj, was founded. Numerous financial and non-financial cooperatives were established later in the 1970s. In the end, Bank Islam Malaysia Berhad was established in 1983. The Malaysian government founded Bank Muamalat Malaysia Berhad, a second Islamic bank, in response to the popularity and demand of Bank Islam. Three foreign Islamic banks were granted licenses in 2004–2005, solidifying Malaysia's status as a global center for Islamic banking. Meanwhile, permits to establish their Islamic subsidiaries were granted by Malaysian authorities to five conventional banks (Haron & Nursufiza Wan Azmi, 2008).

Islamic Banking Products and Services among Non-Muslim Consumer

Research indicates that non-Muslim Malaysians have a favorable view of Islamic values, including halal food (Bashir, 2020; Lim et al., 2022), halal credit cards that comply with Shariah (Johan et al., 2020), halal products and services (Damit et al., 2018), Islamic house financing (Abdul Razak et al., 2011), Islamic insurance or takaful (Abdullah et al., 2012), and halal food credence (Wibowo et al., 2021). When it comes to using Islamic bank services, it is unknown how much non-Muslim residents respect Islamic values (Mustapha et al., 2023). Nonetheless, there is a rising belief in society that Islamic banks are the same as conventional banks, which suggests a lack of knowledge of Islamic banking (Dimitha et al., 2021; Fathurrahman & Azizah, 2018).

Although Muslims showed just marginally greater knowledge, non-Muslims were completely ignorant about Islamic money. The majority of Muslims were ignorant of the specifics of Islamic financial products, even if they understood the basic ideas of Islamic banking (Gerrard & Barton Cunningham, 1997). Remarkably, (Khattak, 2010) attested to the fact that generic goods like current accounts and time deposit accounts were appropriate for higher awareness levels of Islamic products and services. However the majority of buyers had no idea that there were more Islamic financial products. Hamid and Nordin (2001) state that customers show a suitable level of awareness regarding Islamic banking. Nevertheless, their understanding of particular Islamic financial instruments and the notable distinctions between them and the services offered by traditional banks is inadequate.

Oman and Rahim (2016) look into how Malaysian non-Muslims' attitudes and acceptance of Islamic banking relate to each other. Finding the important contributing elements of perception and its quantified indications, as well as the connections among the elements that sway non-Muslims to embrace Islamic banking, is the specific goal of this study. In all, 250 respondents took part in the study in a few chosen locations throughout Kedah, Malaysia. The analysis employed a structural equation modeling (SEM) methodology. The findings of the hypothesis have demonstrated a strong correlation between non-Muslims' perceptions of the Islamic banking system in Malaysia, as measured by their confidence, and the criteria used to choose banks (Aigbovo & Sibor, 2022).

There was little hope that non-Muslim clients would embrace Islamic banking (Yunusa and Nordin, 2015). Moreover, a growing percentage of non-Muslims are opposed to Islamic banking due to the misconception that it is exclusively available to and applicable to Muslims (Mahdzan and Zainudin, 2017). The complete development of this industry is further hampered by the low level of public understanding of Islamic finance regulations, according to Mahdzan et al. (2017). Furthermore, it was shown by Abdul Hamid and Mohd Nordin (2001) and Thambiah et al. (2011) that Malaysians have a limited understanding of Islamic banking. Furthermore, according to Rammal and Zurbruegg (2007), non-Muslim respondents express interest in acquiring Islamic banking services and products, but they are ignorant of the principles and operations of Islamic finance. Furthermore, Yunusa and Nordin (2015) found that non-Muslims seem to know very little about Islamic banking. Most recently, Abdul Hadi et al. (2021) made the case that Islamic banks must

comprehend their clients—Muslim and non-Muslim—in order to forecast how they will behave while utilizing and embracing the goods and services offered by this sector.

Aigbovo and Abudu (2018) focus on the demand for Islamic financial services to examine whether the Nigerian financial system is suitable for financial services and products based on Islamic principles. But it appears that few people, especially non-Muslim respondents, are aware of the advantages that Sharia-compliant banking provides. Nigerian consumers are keen to utilize non-traditional banking methods and financial establishments.

The act of a customer ending their relationship with a product service provider and temporarily replacing it in part or in full with a competitor is known as switching behavior. The availability of profit-sharing products, which non-Muslim consumers perceive to be more profitable than the interest system used by regular banks, is the primary factor driving their switching behavior (Widiyaningsih & Mustamim, 2021). Non-Muslim clients generally make switch behavior decisions based on higher profitability or profit sharing (Santoso & Ismail, 2019). Price is one factor that influences customers to switch locations when they switch behaviors. A product or service must be sacrificed to be obtained. In the banking sector, the pricing includes a range of expenses that the client will either have to pay or get. Customers will cover the cost from deposits, savings, current accounts, and other assets (Ilma et al., 2019; Jaya, 2016).

Research Objectives

To find out the extent to which Islamic experts assess the awareness of non-Muslims in the use of Islamic banking products

Draw conclusions, offer recommendations, and offer advice from Islamic experts on how to get more non-Muslims to use Islamic products and to improve their availability.

METHODOLOGY

The NGT methodology is the main method of approach used in this investigation. Five experts with training in Islamic studies shared their opinions on the Islamic banking perspective during the study. Now that it is not possible to physically get professionals together in a room, researchers conduct NGT sessions virtually using Google Meet. Drawing on the collective viewpoints of the assembled experts, the NGT technique was employed to generate concepts and resolutions. The researcher then utilized the NGT approach to do a certain computation after the session ended to gather information pertinent to the study's objectives.

This research is essentially divided into two sections: The primary goal of the first stage is to present a concise overview of the literature to establish concepts related to Islamic banking and raise awareness. The second step involves the researcher synthesizing the results. The researcher suggests 12 potential approaches to increase non-Muslim consumers' knowledge of Islamic banking goods and services based on his findings. To assess whether or not this tactic is successful in raising awareness, the researcher also confers with specialists. In the final phase of the procedure, the analysis was conducted using the NGT method. Furthermore, specialists came together for a collaborative ideation session and researcher voting. The opinions of each expert are reviewed and evaluated in this session. The session findings were computed using NGT-PLUS software. The results are discussed in the research's conclusion section.

Nominal Group Technique

NGT is described as an organized approach to group brainstorming that promotes participation from all members and enables prompt resolution of an issue or problem as well as resolution of an action. Members of the group first jot down their ideas, then select the one they believe is best. When all members are ready, they each give a presentation of their ideas, which are then reviewed and ranked by the group as a whole using a point system. NGT integrates each group member's interests into the weighted preferences of the group. Another definition of NGT is a methodical, disciplined small-group conversation aimed at achieving consensus (Mustapha & Darusalam, 2022; Van De & Delbecq, 1971). This method is sometimes referred to as an

interview technique since it involves having a face-to-face meeting where participants are free to express their opinions both orally and in writing freely (MacPhail, 2001; Mustapha & Darusalam, 2022).

The stages involved in putting NGT into practice are as follows (Mustapha & Darusalam, 2022):

1. Declare the issue, question, or problem that will be discussed and make sure everyone is aware of what is being discussed.
2. Every team member considers the situation and discreetly generates ideas or solutions that spring to mind. Within a predetermined time limit, they record as many ideas and solutions as they can.
3. Every team member will put forward a suggestion or fix.
4. Talk about each concept individually.
5. Using "multivoting" or list reduction, the prioritization process is documented about the original question.

Sampling

A point of contention among researchers is the proper sample size for NGT-based investigations. Both a small and large group may be subjected to NGT. Yet, if more subgroups are needed for effective communication, this could also happen based on the requirements of the study. Previous research has employed the sample sizes listed in Table 1 for the following reasons.

Table 1 Number of Samples

Researcher	Number of Samples
Van De Ven & Delbecq (1971)	5 – 9 experts
Dang (2015)	6 experts
Harvey & Holmes (2012)	6 – 12 experts
Horton (1980)	7 – 10 experts
Steward (2001)	7 – 10 experts

Source: (Mustapha & Darusalam, 2022)

The researcher chose five experts to participate in this inquiry using the NGT technique based on the previously cited reference. Since the current circumstance limits the number of encounters, this amount is considered appropriate for this study.

RESULTS

Table 2 displays the overall solution assessments based on expert opinion regarding the most effective strategies to increase awareness of to use of Islamic products and services. According to the research's conclusions, it appears that every percentage of the components under investigation is usable. Based on the results of these investigations, a percentage greater than 70% is advised (Deslandes et al., 2010; Dobbie et al., 2004; Mustapha & Darusalam, 2022). The researchers can conclude that every participant in the study agreed that the model's primary elements were legitimate and useful. Researchers can collect data more quickly using the modified NGT technique than they can with the Delphi method, which requires several rounds of expert judgment.

Table 2 NGT voting result

ITEMS	VOTER 1	VOTER 2	VOTER 3	VOTER 4	VOTER 5	TOTAL ITEM SCORE	PERCENTAGE	RANK PRIORITY	VOTER CONSENSUS
Profit promotion	5	5	5	3	5	23	92	3	Suitable
Comparison of the benefits	5	5	5	3	5	23	92	3	Suitable
Websites and mobile applications	5	5	5	4	5	24	96	2	Suitable
Seminars, workshops, or webinars	5	5	4	3	5	22	88	4	Suitable
Cooperate with non-Islamic organizations	5	5	5	3	5	23	92	3	Suitable
Publish educational materials	4	4	4	4	5	21	84	5	Suitable
Share customer testimonials	5	5	5	3	5	23	92	3	Suitable
Offer private discussions	4	5	4	5	5	23	92	3	Suitable
Products with interesting features	5	5	5	5	5	25	100	1	Suitable
Special incentives	5	5	4	5	5	24	96	2	Suitable
Islamic finance course	5	5	5	2	5	22	88	4	Suitable
Visit to the Islamic banks	5	4	5	2	5	21	84	5	Suitable

CONCLUSION AND DISCUSSION

Customers who are Muslims are not the only ones who can avail of Islamic bank products and services. Employing Islamic bank services and products is appealing to non-Muslims as well. This is because Islamic banks provide a wide range of appealing products and services that are, most significantly, usury-free. Providing Islamic banking products and services to non-Muslim customers is akin to indirectly preaching to them, showing them that Islam is a disciplined religion that can methodically arrange our daily lives. Thus, these findings (refer to Table 2 indicate a suggestion that may be utilized by Islamic banks to increase awareness among non-Muslim consumers). This suggested approach is the best substitute to investigate and

put into practice in Islamic banks worldwide.

In Islamic banking, increasing profitability necessitates a blend of moral behavior, creative thinking, and sound financial knowledge. Islamic banks can promote growth and profitability while adhering to their basic principles by providing a wide variety of Shariah-compliant products, embracing digital technologies, emphasizing client trust, and entering new markets.

The decision between conventional and Islamic banking is based on personal risk tolerance, financial requirements, and ethical inclinations. While each system has advantages, Islamic banks are notable for emphasizing morality and social duty.

The emergence of Islamic banking has led to a boom in online and mobile banking platforms that provide financial services that adhere to Shariah. These platforms increase the accessibility, effectiveness, and ethical alignment of financial services by empowering users to carry out a range of banking operations in conformity with Islamic principles. In order to improve customer experiences while adhering to Shariah law, Islamic banks have used mobile technologies into their investment products, business finance, and personal banking services.

Since the Islamic banking industry is always changing, taking part in webinars, workshops, and seminars is a great way to keep up with the latest developments in policies, procedures, and trends. These events give important insights into the intricacies of Islamic finance and give you the chance to network with thought leaders and industry professionals, regardless of whether you are an investor, finance student, or professional working in the area. With access to events that are important both locally and globally, many of these platforms are global in scope.

Working together in the sphere of Islamic banking, Islamic banks and non-Islamic organizations offer a special chance to promote innovation, broaden their market reach, and meet the rising need for ethical financing. Both parties can produce value-added services that benefit clients, investors, and communities by fusing the ethical tenets of Islamic finance (such as risk-sharing, asset-backed transactions, and social responsibility) with the technological prowess, international networks, and regulatory expertise of traditional financial institutions. These collaborations can benefit both parties; Islamic banks can access new markets, sophisticated banking technologies, and bigger capital pools, while non-Islamic financial institutions can broaden their products and attract new clientele.

Islamic banking education resources are essential for increasing knowledge and awareness of the industry. These tools, whether in the form of thorough textbooks, useful manuals, online courses, or graphic infographics, assist in demythologizing and making more widely available Islamic financial concepts. In addition to ensuring that these materials are updated frequently to reflect the quickly changing Islamic banking industry, their creation necessitates a blend of theoretical depth, real-world examples, and practical applications. Islamic banking can gain traction by disseminating these resources on a variety of platforms, including books, online courses, podcasts, and more. This will encourage professionals, students, and international organizations to adopt its moral, just, and inclusive approach to finance.

Customer testimonies demonstrate how Islamic banking benefits non-Muslim clientele who appreciate moral, socially conscious, and interest-free financial goods, in addition to Muslim ones. Whether it's for savings, business loans, investments, or home financing, Islamic banking provides a variety of services and solutions that are in line with moral and religious values, giving both individuals and companies financial empowerment and peace of mind. By using these testimonies to demonstrate the beneficial effects of Islamic finance on actual people's lives, Islamic banks may increase their credibility and confidence in the community at large through their marketing and instructional materials.

One efficient method of giving specialized, in-depth information to a range of audiences—from individuals and enterprises to financial experts and institutions—is to hold private talks on Islamic banking. In order to promote a better understanding of Islamic finance principles and encourage more individuals to embrace ethical, Shariah-compliant financial solutions, Islamic banks and financial specialists can tailor the

conversation topic to the needs of the audience. Through workshops, group talks, or one-on-one consultations, these private conversations can help clarify Islamic banking, answer particular questions, and build a more knowledgeable clientele, which will increase the adoption and use of Islamic finance globally.

Islamic banking products provide a broad range of morally sound, transparent, and interest-free financial options that appeal to both Muslims and morally upright customers in general. In contrast to traditional banking, these solutions frequently provide cutting-edge features including asset-backed financing, profit-sharing plans, and ethical investment techniques. Following Shariah principles, Islamic banking offers a special set of instruments to satisfy a variety of financial demands, whether they are personal, business, or investment related.

Islamic banks' unique incentives are a reflection of their dedication to ethical finance, transparency, and Shariah-compliant standards. Customers looking for both financial and ethical value find Islamic banking to be an enticing option because of these incentives, which vary from profit-sharing and Takaful discounts to educational seminars and loans for charitable purposes. A more socially conscious financial ecosystem is promoted by these incentives, which also help to build long-term client relationships founded on justice, trust, and reciprocity.

By taking an Islamic finance course, non-Muslim customers of Islamic banking might gain a lot of advantages. In addition to giving you a greater grasp of how Islamic banking operates, it also assists you in evaluating Shariah-compliant financial products that may be in line with your values, particularly when it comes to investment, social responsibility, and ethical finance. Offering flexibility for both casual learners and those pursuing professional qualifications in Islamic finance, the courses span from more formal degree programs or certificates to online learning platforms like Coursera and EdX.

One of the best ways for a non-Muslim customer to learn about ethical, interest-free banking options is to visit an Islamic bank. Understanding the fundamentals of Islamic finance, such as profit-sharing, contracts that adhere to Shariah, and moral investment methods, will help you choose Islamic financial solutions that reflect your values. Both Muslims and non-Muslims may find Islamic banking to be a welcoming and moral alternative when searching for a home loan, investment opportunities, or insurance goods.

For non-Muslim consumers in particular, this study may point out areas that require regulatory clarity and uniformity to guarantee the seamless integration of Islamic finance products into the larger financial system. Creating more precise criteria on how asset-backed transactions, profit-sharing schemes, and other aspects of Islamic finance can be standardized across markets may be one way to help non-Muslim customers become more comfortable with using Islamic banking products and less confused.

Guideline for Future Research

To make this research more thorough, it might be enhanced and extended in the future. To find out which approaches work best for solving this issue, future researchers might conduct a qualitative study. Subsequent investigators could construct specific modules using the frameworks delineated in these experiments. Perhaps this module will be used in the future to address this matter more thoroughly. It is also suggested for future researchers to expand the scope of the study by conducting research related to the awareness of Islamic banking products and services in other developing countries.

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