

Factors Influencing Non-Muslims' Intention to Adopt Islamic Home Financing

Hasniza Said¹, Nur Aina Afifah Zahri², Nurul Akhmar Zainal³, Ahmad Suffian Mohd Zahari^{4*}

Faculty of Business and Management, Universiti Teknologi Mara Terengganu, Malaysia

*Correspondence Author

DOI: <https://doi.org/10.47772/IJRISS.2026.100801179>

Received: 09 September 2026; Accepted: 14 September 2026; Published: 26 September 2026

ABSTRACT

In line with the development of Islamic Banking and Islamic finance sector, the Malaysian government constantly improves the Islamic financial system by promoting Sharia-compliant Islamic Home Financing in order to create awareness among non-Muslims consumers. The involvement of non-Muslim populations in the system of Islamic financial is important as they can assist in the growth and the development of Islamic financial. In fact, it opens the eyes of the world that this system is not only limited to Muslims but it is open to everyone regardless their religions. Therefore, to overcome this problem, the Islamic financial industry must develop a more effective and continuous strategy in approaching and educating the public to gain a deeper understanding of the Islamic financial system and Islamic financial capabilities. Thus, the purpose of this study is to examine the factors affecting the intention of non-Muslim customers to purchase Islamic home financing through the evidence at Maybank Kuala Terengganu. The general objective in this study is to investigate the behavior of non-Muslims' intentions towards Islamic home financing. There were 286 respondents participated in this study. The collected data were analyzed and interpreted using Statistical Package for Social Sciences (SPSS) Version 22, a computer software program. The result indicated that all independent variables such as attitude towards act or behavior, subjective norm and product knowledge had significant and positive value towards the purchase intention. This study also proved that the subjective norm is the most significant factors to adopt in Islamic Home Financing. In fact, the three hypotheses of this study were accepted. The findings from this study were useful to contribute to the improvement and enhancement of aspects in theoretical knowledge and managerial practice. Carrying out the research within a few restrictions in time and resources poses a limitation towards this study as it contributes to the generalization of findings across Kuala Terengganu Maybank customers only. Future research should, therefore test the proposed conceptual model on customer from different states of Malaysia or comparison of few other banks as comparison.

Keyword: Non-Muslim, Islamic Home Financing, attitude, subjective norm, purchase intention

INTRODUCTION

The banking industry has emerged in Malaysia since the 19th century with its primary service in providing the "strong room" or vault. Over the years, it has developed rapidly by offering better service to its customers. Later on, in 1963, the Islamic banking in the form of Tabung Haji was established in which its function is to save money for its pilgrims for the purpose of performing their Hajj. The deposit from the people is invested in the Shariah permissible investment. According to the definition given by Bank Negara Malaysia (BNM), Islamic banking refers to the system of money management by banks based on the Islamic law which is also known as *Shariah* law. The fundamental principles governing Islamic banking are mutual risk and profit sharing between the parties, guarantee of justice for all and transactions based on business activities or core assets. On the record, Islamic banking was officially presented in 1983 when Bank Negara Malaysia enacted the implementation of the Islamic Banking Act 1983 (IBA) and the Takaful Act 1984.

As Islam is the primary religion in Malaysia, Islamic banking has brought the attention of the public especially from the Muslims to use its services. However, Islamic banking does not only attract the Muslim's attention but

also some non- Muslims who are keen to use its services because of their universal nature. Islamic banking promotes 'real economy' and this is created through a fair and equitable financial system where all the customers have an equitable distribution of wealth and prosperity. The method of Islamic banking is intended to emphasize other aspects of its business transactions such as transparency, full disclosure of defects, zero exploitation and fair treatment of customers. Likewise, the financial system provides a fair treatment for debtors who are unable to repay their loan due to legitimate reasons such as job loss or financial disaster.

Moreover, the Islamic banking practitioners use a variety of structures such as *Musharakah* (partnership) and *Murabaha* (trading based on cost plus profit) to avoid the unauthorized 'benefits' of Islam. According to Khaki and Sangmi (2012), all banking operations provided by Islamic banks to their customers such as services and products, deposit transactions and financing modes, must be implemented and operated following the Islamic principles. The role of Islamic scholars is very important in ensuring that the Islamic financial products and services are in compliance with the *Shariah* principles as outlined by the Qur'an and Sunnah. This role is even more important because scholars and Islamic intellectuals, called Shariah Advisers, are also given the trust to help develop new products to be more innovative and comparable to the conventional ones. Therefore, Islamic banking has introduced various products that are based on the *Shariah* principles. One of it is the financing of an Islamic home based on the *Mudharabah* contract. Fast forward to today, this Shariah-compliant financial solution remains to support Malaysia's diverse economic needs and contribute to Malaysia's changing financial landscape which has developed immensely.

Since the Islamic banking establishment in Malaysia, the government has made a lot of efforts to strengthen and develop the sector of Islamic financial system in the country. For example, the Ministry of Finance in its budget 2019 has announced the setting up of the Special Committee on Islamic Finance (JKKI) with the purpose of promoting and enhance the direction of Malaysia's Islamic financial development as a global leader in the world, specifically in the *Sukuk* market. In respect of the above, according to Deputy Finance Minister (Malay Mail, 2019) stated that the JKKI is also a platform towards strengthening the government's efforts and enthusiasm to make Malaysia a center of Islamic financial excellence and to become a leading Shariah-compliant financial services provider in the world. Currently, a total of 16 licensed Islamic banking in Malaysia consisting of local and external banks operating in the country in which they have been involved in events and efforts to promote a superior Islamic banking system (Bank Negara Malaysia, 2020).

Unfortunately, despite the positive efforts, hard work and developments mentioned above, the fact is that Islamic home financing is still young, not very mature and not fully developed. Although the sector is said to be growing rapidly, it is still moderately small as compared to its true potential and the existing conventional banking which is already more advanced, established and sophisticated. In reality, the market for this sector has not yet been fully explored for non-Muslims in Malaysia. The reasons are due to the deficiency of awareness among non-Muslims regarding the Islamic home financing products and the feeling insecurity with the potential of Islamic home financing in the future.

Abdullah et al. (2012), stated that there is a deficiency of information in the community about Islamic banking knowledge regarding the potential of Islamic banking products due to the information on these products is not being written and shared. Furthermore, Naveed and Kashif (2010) emphasize that most of the Islamic banking customers are still unfamiliar and unknowing of the existence of Islamic financial products and services existence such as *Murabaha* and *Ijara in* in Pakistan and Turkey. Therefore, the previous study has given indication that non-Muslims' purchase intentions of Islamic banking products and services are vague and thus require further clarification on whether they have positive or negative intentions on Islamic home financing.

In line with the development of Islamic Banking and Islamic finance sector, the Malaysian government is constantly improving the Islamic financial system to create a positive impact on the people, nation and Islamic banking itself. One of the main focuses of the government and Islamic banks is to provide and promote Sharia-compliant Islamic home financing as this product has grown rapidly in the market. Unfortunately, this Islamic home financing is still not well received and does not achieve widespread success among non-Muslims in Malaysia. In fact, the demand is still small as compared to its true potential. Globally, home financing market is dominated by non-Muslim communities and this market in Malaysia specifically, has yet to be fully explored and is still not comprehensive. One of the major factors obstructing the growth of Islamic home financing is the

lack of awareness among the non-Muslims on the alternatives offered in the Islamic banking financial system.

Ahmad and Haron (2002) in a previous study on the Malaysian corporate customers' perceptions towards Islamic banking products found that these products are not very favored among non-Muslim customers and only a small number of them continue a banking relationship under the Islamic banking system. In addition, more than half of the respondents which is 65 per cent indicated that they were less knowledgeable about the Islamic banking system and the study also found that among the respondents were did not understand the true purpose of setting up Islamic banking. Hamid and Masood (2011) in further support by Cheteni (2014) stated that there are two reasons for the deficiency of demand and request for Islamic home financing products among non-Muslims. The first reason is due to the lack of consumer awareness of Islamic banking and the second is misconceptions and misunderstandings about Islamic banking. While extensive research evaluates Muslim adoption of Islamic home financing driven by religious compliance (religiosity), significant empirical gaps exist regarding non-Muslim consumers. Non-Muslims form a crucial growth market for Islamic financial institutions, yet their decision-making is driven by alternative cognitive, normative, and functional factors rather than religious obligations. Most existing literature frames Islamic banking adoption through a religious lens, neglecting how non-religious consumers evaluate complex Shariah-compliant debt/equity structures (e.g., Musharakah Mutanaqisah, Murabahah).

Moreover, all customers either Muslims or non-Muslims who deal with Islamic banks need to understand more Arabic terminologies when purchasing Islamic home financing such as "*murabahah*", "*istisna*", "*ijarah*", "*Bai' Al-Inah*", "*tawarruq*" and others. It could be considered that non-Muslims still have somehow limited in knowledge, understanding and awareness on Islamic home financing due to the use of more Arabic terms and conditions. As a consequence, in this situation, the non-Muslim customers have to face some difficulties in maintaining their intention, interest and loyalty to the product. This is a challenge for banks because they have to explain to non-Muslim customers in a more detailed manner with the purpose that they can better understand the Islamic home financing before purchasing it. Despite the substantial growth of Malaysia's Islamic banking sector, empirical literature has disproportionately focused on Muslim consumers whose financial choices are largely driven by religious obligation. Consequently, a distinct research gap remains regarding non-Muslim consumers, who evaluate Islamic home financing strictly as a commercial and ethical alternative to conventional mortgages. Examining this non-religious consumer segment in Kuala Terengganu presents a compelling empirical setting. As a regional urban center in Terengganu characterized by a predominantly Malay-Muslim majority and a distinct minority non-Muslim population, Kuala Terengganu serves as a unique micro-environment to evaluate how non-Muslims navigate Shariah-compliant financial offerings amidst a dominant Islamic banking presence. Understanding how product knowledge, subjective norms, and attitudes shape non-Muslim adoption intentions in such regional contexts is essential for Islamic financial institutions seeking market expansion beyond traditional socio-religious demographics.

Thus, this study will evaluate the non-Muslims' intention about Islamic home financing through a market survey. Based on the results of the analysis review, the study will recommend the appropriate strategies that should be adopted by Malaysian Banking Berhad (Maybank).

LITERATURE REVIEW

Purchase Intentions

A customer enthusiasm to own a certain invention or a particular service is commonly referred to the customer's purchase intention. Purchase intention is usually influenced by several external and internal factors that are described as dependent variables (Saad, Rahman & Umandi, 2019). The study also states that a various source could be influence to the intention of purchase by customers such as product's perceived quality, cultural dimension of individualism, perceived value and the use of Social Networking Service (SNS). Moreover, in a study conducted by Rahman, Asrarhaghighi and Rahman (2015) suggest that the behaviors, action, attitude or personality of an individual are possess related to the Theory of Reasoned Action (TRA). The TRA was established to recognize the possible factors that can influence to purchase intention and the relationships among attitudes, intentions and behavior. In addition, there are two unique variables of TRA which are attitude and subjective norm that can be apply in the study since the previous studies stated that acceptance of Islamic

financing could be clarified by the determinants of TRA (Amin, Muhammad, Lada, Amran and Hamid, 2006). Hence, the determinant of TRA can clarify the reason of bank customer to use Islamic Home Financing, Amin et al., (2006).

According to Chandon, Morwitz and Reinartz (2005), marketers frequently used intention of purchase as a factor of comparable between new and existing products and it can be a yardstick to describe individuals' behavior. At the same time, future consumers' behavior can be predicted by customers' purchase intentions and thus marketers are able to forecast the suitable marketing plan. Moreover, Morwitz and Vicky (2014), says that marketers intense to develop consumers' purchase intentions which directly affect consumers' actual behavior.

According to Ibrahim and Kamarudin (2018), they find that currently 12 out of 16 Islamic banks in Malaysia are offering Islamic home financing product based on debt. In the meantime, only five Islamic banks offer Islamic home financing product based on equity. From the data, they suggest that Islamic home financing based on debt is more preferable and acceptable by Islamic bank in Malaysia. In other words, debt-based financing is predominant in all the financial institutions in Malaysia. In the meantime, it is found that Maybank Islam Berhad is the only bank in Malaysia that provides both forms of Islamic home financing to customers. In another study conducted by Yusof et al. (2011) conclude that murabahah (cost-plus arrangement) combined with the bai-bithaman-ajil (BBA) (payment of price is deferred to a future date) is the most frequently used method for Islamic home financing in Malaysia. This study also states that although in Malaysia BBA-murabahah is the most demanded financial mode offered by Islamic banks, however (Yusof et al., 2011) mention that Muslim scholars in the Middle East countries reject the concept of BBA-murabahah in Islamic home financing because the implementation model is related to conventional home financing.

Moreover, Islamic banking is a substitute of conventional banking that practice Islamic principles such as being free from *riba* (interest), gambling and hidden interest rate (Amin, Rahman, & Razak, 2014). Hence in Islamic banking prohibited from gaining any unlawful business, all the risk and profit of the business transaction will be distributed fair and transparent (Dusuki & Abdullah, 2007). In addition, according to Organization of Islamic Conference (OIC), stated that Islamic banking is a financial institutional whose totally practice and committed with the Principle of Islamic Shariah that banning any transaction payment of interest (Amin et. al., 2006). However, for Muslims religion they will naturally pro-Islam in choosing any aspect including banking while, non-Muslims religion they will not interest with the Islamic banking until they acknowledge the benefits and rewarding gain from the Islamic banking (Metawa & Almossawi, 1998).

In addition, Hamid and Masood (2011) notice that there are five most important factors, which are Shariah principles, excellent service, efficiency, price, bank reputation, and terms and conditions of product flexibility that are considered by consumers when choosing Islamic home financing. While this study also suggests there are five least important factors that clients often use when choosing a mortgage provider which are promotion, lifestyle, advertisement, trending, guidance from banks and guidance from real estate developers.

In contrast to another study conducted by Ismail, Azmi and Thurasamy (2014) suggest in their studies that social influence, media advertisement, reputation, religious, and service quality are the most influential factors for assortment of Islamic home financing in Malaysia. Moreover, the study also notes that reputation is the most significant predictor that influences the assortment of Islamic home financing. The finding of the research also concludes that due to a good image and reputation of Islamic bank it will make customer feel assured in choosing an Islamic home financing. These dimensions of variables for others study, related to opinions and preferences that reflect the attitudinal components of cognitive (product knowledge), affective (feeling or perception) and conative (intention to use) dimensions (Schiffman & Kanuk, 2004).

A study conducted by Ibrahim, Fisol and Haji-Othman (2017) investigated the relationship between customer's intention with perceived behavioral control, attitude, level of understanding or awareness, subjective norm and religiosity in selecting Islamic home financing products. The study suggests that perceived behavioral control, attitude, level of understanding or awareness, subjective norm and religiosity presented a positive relationship on customer's intention in selecting Islamic home financing products. Furthermore, the study also finds that religiosity is the most significant factor that affects the customer's intention in selecting Islamic home financing products. However, this result was rejected by research conducted by Samidi, Nurfadilah, Rivai and Suharto

(2016). This study emphasize that religious obligation is insignificant in influencing customer's intention in purchase Islamic home financing products in Indonesia. However, in Indonesia they find that attitude, government support, social influence and price mechanism have a significant effect on customer's intention to purchase murabahah financing.

Additionally, the finding was support by Amin (2017) concludes that attitude is the most significantly associated to the intention to choose Islamic home financing. The consistent result of this study with the earlier studies was supported by Ibrahim et al., (2017) and Samidi et al. (2016). This suggests that attitude is found to be significant factor towards perspective of Islamic home financing. Besides, this study also found that service quality and subjective norm have significant relationship that associated with the intention in selecting Islamic home financing products. Nevertheless, the study finds that perceived financial cost is positively connected to the intention to choose Islamic home financing however there is no relationship or negative significant. This happens when perceived financial cost increases, the intention to choose Islamic home financing decreases and vice versa.

Attitude towards Act or Behavior

Theory of Reasoned Action (TRA) explicitly identifies behavioral intention as the direct antecedent and immediate predictor of actual behavior. In your study, this represents the dependent variable (dependent construct) capturing whether non-Muslim consumers are willing to choose Islamic home financing products over conventional options. According to TRA, attitude is formed by behavioral beliefs—the consumer's cognitive assessment of the consequences (outcomes) of performing the behavior multiplied by their evaluation of those consequences. In your study, it measures how non-Muslim consumers favorably or unfavorably view the utility and outcomes of adopting Islamic financial products. According to Lujja, Mohammad and Hassan (2016), they suggest that attitude influence a person to adopt Islamic banking, whereas subjective norm is not a substantial element that leads individual behavior's intention to adopt Islamic banking, in fact it is relatively influence attitude towards the adoption of Islamic banking. In addition, the attitude towards the adoption of Islamic banking is certainty influenced by an individual's behavior (Lujja et al., 2016). However, the attitude of Muslim and non-Muslims in adopting Islamic banking is inconsistencies (Lujja et al., 2016). According to Bananuka et al., (2019) in their study mention that factors of the intention of non-Muslim to adopt Islamic banking is driven by profitability, while Muslims are more influenced by their religiousness and profitability. In addition, Kaawaase and Nalukwago (2017) states that the three variables which are subjective norm, religiosity and attitude are significant relationship of Islamic banking, in fact religiosity is a mediator in the relationship between behavioral intentions towards Islamic banking. However, Ajzen and Fishbein (1980) in the book of understanding attitudes and predicting social behavioral states that the theory of reasoned action did mention attitude and subjective norm are the most influence factors of an individuals behavioral. This statement is agreed by Lujja et al. (2016) and Kawaase and Nalukwago (2017). Moreover, Bananuka et al. (2019) suggest that the three significant determinants of intention to implement Islamic banking in Uganda are attitude, subjective norm and religiosity.

Attitude towards behavior means the degree to which a person has a favorable or unfavorable estimation or judgement of a particular behavior (Suki & Ramayah, 2010). Furthermore, Loo (2010) describes about attitude in term of cognitive and an effective factor is a factor in his study. The study also explains in Islamic banking that customers' knowledge and understanding of how it works are the reflection of cognitive factor, while affective factors reflect about customers' feeling of how it relates to the respondents' perception. However, according to a previous study conducted by Ajzen and Fishbein (1980), in the TRA model attitude is determined by an individual belief towards the result of action behavioral control.

Bananuka et al. (2019) in their study suggest that attitude is a significant factor that influences people's intention to select a range of product or services.

However, Amin, Abdul, Sondoh and Hwa (2011) explain that attitude has positive relationship to influence customers to use Islamic banking. In fact, Echchabi and Azizi (2012) confirm that attitude is a major role in demonstrating the patronization behaviors of Islamic banking. Furthermore, Ramaya, Rouibah, Gopi and Rangel (2009) find that attitude is significant in clarifying investors' intention to use internet stock trading. Besides that, Bananuka et al. (2019) state in their finding that attitude is a major influential factor in responsible people's intention to adopt a given product or services. Another study by Kaawaase and Nalukwago (2017) and Lujja et

al. (2016) support the finding and suggest that there is positive association between attitude and intention.

H1: There is positive relationship between attitude towards act or behavior and non- Muslims' intention to purchase Islamic home financing

Subjective Norms

TRA defines subjective norm as a function of normative beliefs (what important referents think the individual should do) weighted by the individual's motivation to comply with those referents. In your study, it captures the extent to which social circles or external pressures influence non-Muslim consumers' decisions regarding Islamic banking. Subjective norm refers to an individual's perception or a person's beliefs in someone important or in a group of people whom he thinks support his particular behavior. It can also determine by the social influence or pressure for an individual to react in a certain manner. On the other hand, subjective norm is a public pressure towards an individual to react, perform or ignore particular behaviors (Ajzen, 1991). Furthermore, Bananuka, Kaawaase, Kasera and Nalukenge (2019) summaries that subjective norm stimulates the behaviour that is originated by the individual to response as another think should do. However, according to Ajzen (2002), an individual belief represents the perceived behavioral expectation from the person's closed and important to their life such as family members, spouse and friends. Hence, subjective norm can be observed as the perceived social pressure from family, spouse, friend and community that will affect the intention towards purchasing behavioral (Wilson and Grant, 2013).

In addition, Gumel, Othman and Yusof, (2015) say that in the theory of reasoned action (TRA) subjective norm was selected as one of the components that most important factors to gain people's intention to adopt Islamic bank. However, Rahim and Amin (2011) proposed subjective norm is a main factor to influencing customer interest to choosing Islamic product. Furthermore, Abduh, Duas and Omar (2011) mention that subjective norm was a positive relationship in their study of factors that influenced accountholders to withdrawal using Islamic bank.

H2: There is positive relationship between subjective norms and non-Muslims' intention to purchase Islamic home financing.

Product Knowledge

According to TRA, behavioral beliefs, which are cognitive evaluations of the consequences of performing a behavior directly shape an individual's attitude toward that behavior. In the context of specialized financial services like Islamic home financing, a consumer's cognitive baseline (i.e., their understanding of product mechanics, profit-and-loss sharing concepts, and Shariah compliance) serves as the foundational belief system from which evaluations are formed. While classical TRA focuses primarily on attitudinal and normative dimensions, extended applications in financial services frequently incorporate knowledge-based constructs as external variables that inform salient beliefs (Ajzen, 1991). Understanding the product directly affects how consumers weigh the functional benefits of Islamic home financing against conventional alternatives. Although the Theory of Reasoned Action (TRA) primarily posits that behavioral intentions are driven by attitudes and subjective norms, consumer decision-making regarding complex financial products requires examining the cognitive antecedents of these constructs. Product knowledge is integrated into the research model as a key cognitive determinant that shapes consumers' underlying behavioral beliefs. For non-Muslim consumers evaluating Islamic home financing, a financial alternative distinct from conventional mortgages adequate product understanding is essential for forming accurate evaluations of utility and value. Consequently, product knowledge operates upstream by influencing attitudinal development toward the adoption intention

Lin and Zhen (2005) indicate that product knowledge plays an important role in consumer behavior; therefore, it is an essential research subject in related fields. The finding of the study proves that consumer product knowledge has a significantly positive influence on consumer purchase decision. Chao and Rajendran (1993) point out that, when customers buy a product, they seek more information before deciding to purchase the item. Product knowledge is an important component when customer purchasing with the exclusion of considering national image of the country-of-origin. However, product knowledge affects the consumers' buying intention

and information searching intention mostly they depend on the product of manufacturers' rather than its services. Lin and Zhen (2005) highlight that product knowledge related to customer's awareness, confident level and understanding towards the products. In fact, customer's knowledge is an important factor to understand customer behavior. This is because, when customer decide to purchase the items, they probably have already experienced two procedures which are information search and information processing.

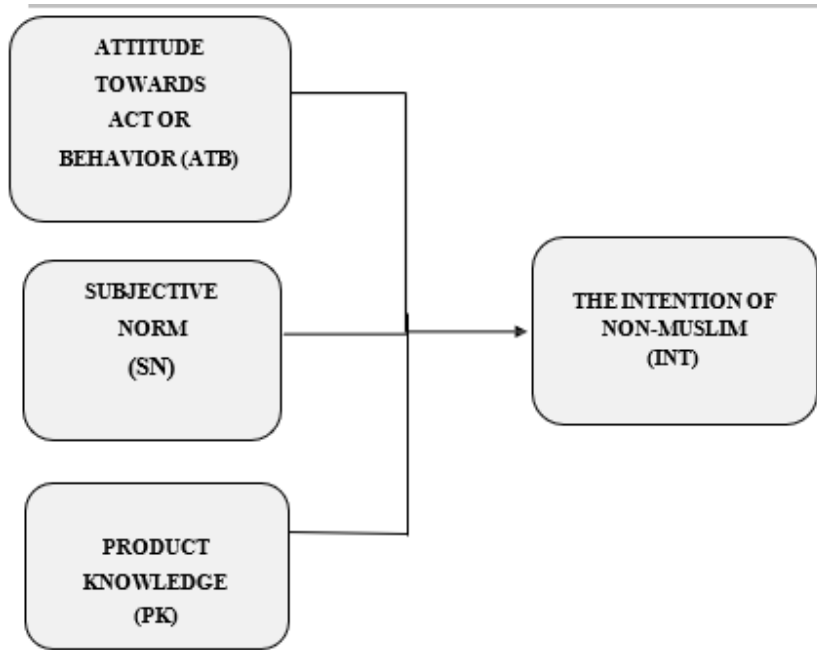
Furthermore, in the financial banking product they have Islamic and conventional product which is Islamic tend to be complex, while conventional is flexible. These two financial products have their own benefits in order to avoid conflicts among non-Muslim consumer. In fact, this is to ensure the consumers to understand the product strength and benefits (Cornish, Meenagh, Marsden & Pallet 2012). A previous study conducted in South Africa on Islamic banking product awareness show that only a small number of customers have adopted Islamic banking while more customers have accounts in non-Islamic banks which is at 70 per cent. The results of this study conclude that it is very important for banking institutions to educate their customers on the functions and mechanisms of the Islamic banking system (Cheteni, 2014). Therefore, more serious and effective marketing efforts are needed in order to attract the intention of customers towards Islamic banking and offer variable products and services.

In a study conducted by Ajzen (1991) and (Hisrich, Peter & Shepherd, 2008) stated that a person's behavior is among the actions that can anticipate its formation through the intention to act as a way to facilitate understanding of the actions taken by individuals. While, Hisrich et al. (2008) stated that if a person has a high level of intention, the tendency to do any action will also be high and the level of intention includes motivational factors that will influence their behavior. This includes the behavior shown based on the various steps taken by a particular individual to plan what are the next actions to be taken by that individual. In addition, according to Ajzen (1991) and Krueger and Carsrud (1993) the level of intention is the best method in predicting planned behavior through individual attitudes. Thus, the attitude may be the best predictor in determining the level of intention of a person's actions (Buang and Nagarathanam, 2016).

Research has shown that by asking purchasing intentions from consumers has a significant impact on their actual purchase decisions (Hosein, 2012). Hosein added to apply any such "intention to purchase" methods to measure intentions for consumer products or services, manufacturers or dealers must first determine some way to relay this product information to the potential consumers. Purchase intentions are routinely measured and used by marketing practitioners as an input for sales or market share forecasts. Academic researchers often measure and use purchase intentions as an alternate for actual choice. Morwitz, Vicky, Johnson and Schmittlein (1993) suggest that measuring intention can lead the respondent to engage in cognitive efforts that results in the creation of changes in this cognition. Therefore, it resulting consistent purchase behavior aligned with these respondents' cognition when intention are measures compared to when they are not. There are several reasons why product usage increases the accessibility of product cognitions. In another research conducted by Morwitz and Vicky (2014), they discovered that the purchase intention level of existing customer of a brand increase when they were asked about their intention. The purchase decision is more consistent.

H3: There is positive relationship between product knowledge and non-Muslims' intention to purchase Islamic home financing

Figure 2.1 Theoretical Framework



The theoretical foundation of this study is anchored in the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975), which posits that behavioral intention is the direct precursor to actual consumer choice. Within this framework, **Purchase Intention** serves as the dependent variable capturing the non-Muslim consumer's readiness to adopt Islamic home financing. This intention is driven by two core constructs: **Attitude towards the Behavior**, representing the consumer's overall positive or negative evaluation of adopting the financing based on expected outcomes, and **Subjective Norms**, reflecting perceived social pressures from family, peers, and professional networks. Furthermore, because complex financial services require underlying cognitive baselines, **Product Knowledge** is integrated into the model as a crucial external antecedent. In accordance with extended behavioral frameworks, product knowledge operates upstream to shape the consumer's underlying behavioral and normative beliefs, thereby exerting a foundational influence on both attitudinal development and adoption intentions among non-Muslim consumers."

METHODOLOGY

This research has been conducted in one of the prominent banks in Malaysia which is Maybank Out of over 400 branches, Maybank Kuala Terengganu which is located at the center of Kuala Terengganu city, Malaysia will be selected for the research. The data from the Department of Statistics Malaysia (2025) shows that the population estimation of Terengganu residence is 384,000. The data shows that the population of Kuala Terengganu is divided into 96.9 per cent Muslims and 3.1 per cent non- Muslims. This study uses convenience sampling to get the data from the target population which is the non-Muslim customers of Maybank Kuala Terengganu branch. This type of method is relevant to use during the exploratory phase and it is the most convenient way to get the information faster from the customers who are available to provide the information. Additionally, the cost of using this method is low. Questionnaires will be distributed to the 286 respondents who are the non-Muslim customers of Maybank Kuala Terengganu.

RESULTS AND DISCUSSIONS

Linear regression analysis was employed to determine the effect of purchase intentions variables towards independent variables which are attitude, subjective norms and product knowledge. Linear regression refers to multiple regression analysis of this study. Regressions analysis based on confidence levels of 95 per cent intervals.

Table 1. Summary of Multiple Regression Analysis between independent and dependent variable

Variables	Coefficient	Standard Error	T-Statistic
LATB	0.298	0.055	5.402***
LSN	0.353	0.061	5.749***
LPK	0.242	0.035	6.999***
C	0.345	0.120	2.884***
F-Statistic	290.203*		
R-Squared	0.816		
Durbin Watson	1.590		

Notes: *** denotes statically significant at 1%. LATB - Attitude towards Act or Behaviour, LSN – Subjective Norms, LPK – Product Knowledge and C – constant. All variables are in logarithm

Table 1 presents the results of multiple regression analysis. From the R- squared (0.816) result generated, it shows that 81.6 per cent changes of dependent variable can be explained by the independent variables., where any changes in these variables which is attitude, subjective norms and product knowledge variables would significantly cause changes towards customers purchase intentions of Maybank Islamic home financing products. The remaining 18.4 per cent is unexplained. Overall, the research model is accepted. In reference to above table, F – statistic generated value more than four which indicates the relationship significance between the independent variables towards the dependent variables. In other words, attitude towards act and behaviors, subjective norms and product knowledge as a whole are significant to the intention of Maybank non - Muslim customers to purchase Islamic home financing. Meanwhile, the Durbin Watson value (1.590) is found to be in no autocorrelation range as it appears with value between 1.5 to 2.5. This range is in reference to Marshall and Karadimitriou (n.d), if there is no autocorrelation, the Durbin Watson statistic should be between 1.5 and 2.5. Likewise, Pourhosein, Aghazadeh and Vishkaii (2017) in their recent research also confirmed the absence of self-correlation for Durbin Watson reading in range of 1.5 to 2.5. Hence, it can be interpreted that this result shows that there is no autocorrelation problem existed in this study.

T - Statistic value represents the significant level of the variables. The variables that possess value more than two is significant to the non – Muslims purchase intention of Islamic home financing. Based on the t – statistic result generated, attitude towards act and behaviour (5.402), subjective norms (5.749) and product knowledge (6.999) are significant to the non – Muslims’ intention to purchase the product at 1 per cent significant level. Therefore, this finding responded to the first objective of the study which is to investigate the factors affecting the intention of non – Muslims customers to purchase Islamic home financing at Maybank Kuala Terengganu. All independent variables used in this study are the factors contributing to non – Muslim purchase intention at Maybank Kuala Terengganu.

The coefficients of variables indicate on how much the dependent impacted when all other independent variables are held constant. Based on the result, purchase intention will increase by 0.345 per cent if all the variables are held constant. There is a positive relationship between attitude and purchase intention, where if attitude increase by 1 per cent, it will increase purchase intention by 0.298 per cent. Hence, better attitude leads to higher level of purchase intention. Another interpretation from above table is customers’ purchase intention and attitude towards behavioral and act is positively significant at 1 per cent significant level.

Also, there is a positive relationship between subjective norms and purchase intention. Whenever subjective norms increase by 1 per cent, it will increase purchase intention by 0.353 per cent. As subjective norms reflect an individual’s perception of social pressure in performing behavior, it can be concluded that one’s purchase

intention increases together with increases in social pressure or subjective norms. These variables, customers' purchase intention and subjective norms are positively significant at 1 per cent significant level. Furthermore, there is a positive relationship between product knowledge and purchase intention, where in the case product knowledge increase by 1 per cent, it will increase purchase intention by 0.242 per cent. In short, better product knowledge possess by customers will contribute to higher purchase intention. This explains that customers' purchase intention and product knowledge is positively significant at 1 per cent significant level.

As a result, based on the Table 1, it shows that subjective norms have the highest impact among the three variables. An increase of 1 per cent in subjective norms will increase the purchase intention by 0.353 per cent which indicates that subjective norms bring huge impacts toward a non - Muslim customer to purchase Islamic home financing. Thus, it can be concluded that subjective norms is the most significant factor influencing the intention to purchase Islamic home financing. Consequently, this finding responded to the second objective of the study which is to investigate the most significant factors affecting the intention of non – Muslim customers to purchase Islamic home financing at Maybank Kuala Terengganu.

DISCUSSION

The discussion encompasses the major findings focusing on the results of the hypothesis testing in the study. The findings obtained from this study will be discussed, compared and justified in comparison with the findings from the past studies and in line with the purchase intentions theories as the underlying framework in this study. Hence, this study was carried out in order to understand whether attitudes, subjective norms and product knowledge contribute to the intention to adopt Islamic home financing towards the non – Muslim customers. In addition, referring to the theoretical guidance from the TRA model, these three independent variables have been empirically tested for the influence on the intention to adopt Islamic Home Financing.

Moreover, in this discussion, the results indicated that all the variables chosen in the hypothesis are significantly influencing the intention to adopt the Islamic Home Financing. There are three hypotheses formulated to discourse the objectives of the study. Based on the result of the findings, the researchers managed to identify the factors that influence the intention of non-Muslim customers to adopt Islamic home financing at Maybank Kuala Terengganu. These positive relationships of the variables will help the banking industry not only for Maybank Kuala Terengganu but all banking sector in order to enhance and promote their Islamic financial product to all customers regardless their ethnic or religion. The uniqueness of the population in Kuala Terengganu region has positive impact towards this study. It is believed to happened due to community influenced (subjective norm), the activity of the people (attitude) and the belief (product knowledge) of the consumer who leave in the Kuala Terengganu. All the variables are related and influenced the daily routine of the non- Muslim customers in Kuala Terengganu which is made them to feel familiar with the Muslim product thus this made them to have intention to adopt Islamic product as their first choice.

For instance, the first variable hypothesized that the attitude positively influenced the adoption of Islamic Home Financing. The findings of this study have supported this testable statement. Based on the result of this study, if a consumer has positive attitude towards adopting Islamic Home Financing, they will also have a positive intention towards adopting the Islamic Home Financing. The result was supported with the previous literature (Ali and Jama, 2016). The attitude has been found as one of the important factors. This is significant that attitude plays an effective factor to motivate consumer to develop positive intention (Ramayah et al, 2009). In fact, this positive factor of attitude would increase the chances of consumer to purchase Islamic Home Financing product (Ali and Jama, 2016). Bananuka et al. (2019) in their study suggest that attitude is a significant factor that influences people's intention to select a range of product or services. However, Amin et al. (2011) explain that attitude has positive relationship to influence customers to use Islamic banking. In fact, Echchabi and Azizi (2012) confirm that attitude is a major role in demonstrating the patronization behaviors of Islamic banking. Furthermore, Ramayah et al. (2009) find that attitude is significant in clarifying investors' intention to use internet stock trading. Another study by Kaawaase and Nalukwago (2017) and Lujja et al. (2016) support the finding and suggest that there is positive association between attitude and intention.

In addition, the attitude towards the adoption of Islamic banking is certainly influenced by an individual's behaviors (Lujja et al., 2016). However, the attitudes of Muslim and non-Muslims in adopting Islamic banking

are inconsistencies (Lujja et al., 2016). According to Bananuka et al. (2019) in their study mention that factors of the intention of non-Muslim to adopt Islamic banking is driven by profitability, while Muslims are more influenced by their religiousness and profitability. Furthermore, Loo (2010) describes about attitude in term of cognitive and effective factors are factors in his study on "Attitude and Perception towards Islamic Banking among Non- Muslims and Muslims". The study also explains in Islamic banking that customers' knowledge and understanding of how it works are the reflection of cognitive factor, while affective factors reflect about customers' feeling of how it relates to the respondents' perception. However, according to a previous study conducted by Fishbein and Ajzen (1980), the TRA model attitude is determined by an individual belief towards the result of action of behavioral control.

The result indicates that even though attitudes have a positive effect on the purchase intentions, the extent of effect was not statistically significant. Thus, the first hypothesis established in this study H1: There is positive relationship between attitudes and non-Muslims' intention to purchase Islamic home financing; therefore, accepted. In relation to the literature supported from the previous studies, the attitude of the non-Muslim customers in Kuala Terengganu is influenced by the major community which is Muslim people. Since they leave with the majority of Muslims people, they tend to imitate the attitude and behavior of the Muslims people such as buying the halal product, practice the good behaviors and doing a daily activity together with the Muslims people. The kind of attitude of the non-Muslims customers in Kuala Terengganu made the results of this study significantly positive because they are natural and have no doubt with regards to the purchase of Islamic Home Financing.

This study also focuses on the second variable to check on the subjective norms whether it positively influences the intention to adopt Islamic home financing or vice versa. The result evidenced to be in line with the previous literature (Ali and Jama 2016, Amin et al., 2006) mentioned the positive relation of the subjective norms with the intention to purchase Islamic Home Financing. In fact, the subjective norms have been found as the most important factor. This is significant as subjective norms play an effective factor to motivate consumer to develop positive intention (Ramayah et al, 2009). Furthermore, Abduh, Duas and Omar (2011) mention that subjective norms have a positive relationship in their study of factors that influenced account holders to the withdrawal of using Islamic bank. Hence, this positive factor of subjective norms would increase the chances of consumer to purchase Islamic Home Financing product (Ali and Jama, 2016). Moreover, it shows that the idea and opinion of an individual or a group of people who are closed to the potential consumer is important in emerging a positive intention for the adoption of Islamic Home Financing.

In relation to this study that was supported by many literature reviews, it is shown that subjective norm is the most significant factor that influenced the non- Muslims customers' intention to purchase the Islamic Home Financing. The intention to purchase Islamic home financing is positively influenced by the community, family and friend. It is also believed that due to demographic factor, subjective norm became the most significant factor that influences the intention of non-Muslim customers to purchase Islamic home financing. For instance, Kuala Terengganu is located at the east coast of Malaysia. These demographic factors are totally different from the other parts of Malaysia such as west coast or Borneo. Basically, in the east coast region, the Islamic ideology is stronger where the state government have tight restriction towards non-Shariah compliant activities. In fact, all citizens who live in the east coast area regardless their race or religions comply with the state rules and regulations that are based on the Islamic fundamental. Hence, the non-Muslim customers in Kuala Terengganu are aware with the Islamic cultures and beliefs. Therefore, the influences from the community, family and friend are more likely towards the Islamic thought.

For instance, the lack of awareness and insufficient knowledge makes customers to seek for the supports and advices of his referent group. Subjective norms will be increased if the referent group or a person who is important to the customers prefers to use Islamic home financing. In addition, the customers will get a support and encouragement from the people surroundings that are important to them and already purchased the Islamic Home Financing. This is a positive point for the customers to facilitate them in order to make a decision and taking into consideration to purchase Islamic Home Financing. These statements are similar with many previous studies that supported the effects of Subjective norms towards the intention to adopt Islamic Home Financing (Amin and Chong, 2011; Bindin, Idris and Shamsudin., 2009; Chen and Yang, 2007; Chiou, 1998; Ravi, Carr and Sagar, 2007).

However, Ajzen and Fishbein (1980) in the book of understanding attitudes and predicting social behavioral stated that the theory of reasoned action did mention attitude and subjective norms are the most influential factors of an individual's behavior. This statement is agreed by Lujja et al. (2016) and Kawaase and Nalukwago (2017). In fact, a once consumer determines the attitude, it will not be separated from subjective norms, perceived or perceptions of beliefs towards others that will affect the interest to perform the behavior under consideration (Chiou, 1998). According to Ravi et al. (2007), it is proven that attitude and subjective norms significantly influence the intention to perform the behavior. While, Amin et al., (2011) proved that attitude and subjective norm significantly influenced the purchase intention. Furthermore, Bindin et al. (2019) proved that there is an influence of attitude and subjective norms towards the purchase intention of halal products. Further research by Dewi, Mohaidin and Murshid (2016) proved that the attitude and subjective norm positive and significant effect on the intention to buy the product via online fashion

Thus, the result implied that although the subjective norms of Maybank and its customer as perceived by the respondents do have a positive effect on customers' purchase intentions, the result is significant. With regards to this, the second hypothesis established for this study H2: There is positive relationship between subjective norms towards act or behaviors and non-Muslims' intention to purchase Islamic home financing is thus, accepted. Moreover, product knowledge affects the customer's buying intention and information searching intention. They mostly depend on the product of manufacturers' product rather than its services. Lin and Zhen (2005) highlight that product knowledge is related to customer's awareness, confident level and understanding towards the products. In fact, customer's knowledge is an important factor to understand customer's behaviors. This is because, when a customer decides to purchase the items, the customer might have already experienced two procedures which are information searching and information processing. In fact, this is to ensure that the customer to understands the product strength and benefits (Cornish et al., (2012). Hence, the effective marketing efforts by promoting the product and to offer varieties of products and services are needed in order to attract the intention of the customers towards Islamic banking.

In relation of support from the previous study, researchers found that non- Muslim customers in Kuala Terengganu tend to buy Muslims product as their first choice. This happened due to the majority of population of citizens in Kuala Terengganu are Muslims, therefore they are already familiar with the Muslims product. In addition, with the basic knowledge of Islamic ideology, non-Muslims customers are confident to purchase the Islamic product. Moreover, the non-Muslim customers can get the information regarding Islamic product easily because of the daily activities that they do always involve Muslims. Hence, they will understand and get an idea how the Islamic product benefits in life. Therefore, the result indicates that the positive changes in product knowledge have a significant positive contribution to the changes in purchase intentions. Based on the result, the third hypothesis established for this study H3: there is positive relationship between product knowledge and non-Muslims' intention to purchase Islamic Home Financing is thus accepted.

RECOMMENDATION

It is considered a priority for Maybank to know the reasons behind the purchasing intentions of customers towards Islamic Home Financing products. From this study it is clear that customers purchase Islamic Home Financing products due to its beneficial sales and purchase agreement. Research has also indicated that customers consider agreement's terms and conditions as a high priority when purchasing Islamic Home Financing products from the financial institution. Maybank could use this finding towards improving their products categories. Products that show more quality could be beneficial to the customers. Maybank should also design such strategies so that customers also consider other variables as shown in this study for purchasing Islamic Home Financing products. Another discovery that has been found in this research is the fact that certain customer purchases Islamic Home Financing products to fit in with friends and keep on referring to their friends.

Maybank should consider the idea of identifying which Home Financing products and categories has been consumed the most by the customers, which will then be able to accumulate other customers alike into purchasing similar products. Maybank should also note that, the use of the media has a mass influence on customers, so they should provide more advertisement on television and put some more pop ups on Facebook regarding Islamic Home Financing products for the maximum efficiency in attracting customers.

Research has also indicated that customers have their high trust on Islamic Home Financing products. Maybank could use this finding and make the customer more comfortable and build the loyalty towards Islamic Home Financing products and other categories that are beneficial to the customers. Due to conducting the research throughout restrictions in time and resources, this study was limited to 200 customers of non-Muslim customers only. This however, become a limitation of this study as it makes the generalization of findings across Kuala Terengganu Maybank customers only. Future research should therefore test the proposed conceptual model on customers from different states of Malaysia or provide a comparison of few other banks. Thus, a cross-cultural examination of the constructs included in the model and their effects on customers' attitudes towards purchasing products and their purchase intentions of Islamic Home Financing is recommendable.

In addition, this study was conducted at one of the locations only and only one selected place setting involved in this study. This possesses a limitation in so far as it makes the generalization of findings only to the selected financial institutions which is Maybank. Further research should therefore test the effects of the different factors on customer intentions of purchasing the products and their purchase intentions of Islamic Home Financing products such as short loans, small capital loans, conventional products and other products as well. This would allow a verification of the findings of this study for another product in general.

Furthermore, the findings of this study show that subjective norm that affects the purchase intentions has a significant result and showed positive relationship on their intention of purchasing Islamic Home Financing. These findings might result from product being measured by customers' self-assessment. Self-assessed product expertise has though, been found to be a more important determinant of product-related experience while an objective knowledge assessment is a better predictor of customer's product expertise (White et al., 1994). Therefore, the effect of customers' subjective norms on customer purchase intentions should be tested by using an objective measure in future research. This would help to examine whether the finding of this research that subjective norms have significant effect on the above stated constructs is actually true or the result is of a false measure.

REFERENCES

1. Abdullah, A. A., Sidek, R., & Adnan, A. A. (2012). Perception of non-Muslims Customers towards Islamic Banks in Malaysia. *International Journal of Business and Social Science*, 3(11).
2. Abduh, M., Duas, J., & Omar, M. O. (2011). Factors influence depositors' withdrawal behavior in Islamic banks: a theory of reasoned action. *World Academy of Science, Engineering and Technology*, 60, 12-21.
3. Ahmad, N., & Haron, S. (2002). Perceptions of Malaysian corporate customers towards Islamic banking products and services. *International Journal of Islamic Financial Services*, 3(4), 13-29.
4. Ajzen, I., & Fishbein, M. (1980). *Understanding Attitudes and Predicting Social Behavior*. Prentice-Hall.
5. Ajzen, I. (1985). *From Intentions to Actions: A Theory of Planned Behavior*. Springer, 11-39.
6. Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50, 179-211.
7. Ajzen, I. (2002). Perceived behavioral control, self-efficacy, locus of control and the theory of planned behavior. *Journal of Applied Social Psychology*, 32(4), 665-683.
8. Alam, S. S., Janor, H., Aniza, C., & Ahsan, N. (2012). Is Religiosity an Important Factor in Influencing the Intention to Undertake Islamic Home Financing in Klang Valley? *World Applied Sciences Journal*, 19(7), 1030-1041. <https://doi.org/10.5829/idosi.wasj.2012.19.07.392>
9. Ali, A. Y. S., & Jama, A. K. A. (2016). Determinants of Islamic insurance acceptance: Empirical evidence from Somalia. *European Journal of Business and Management*, 8(15), 102-108.
10. Ali, M., & Puah, C.-H. (2017). Acceptance of Islamic banking as innovation: a case of Pakistan. *Humanomics*, 33(4), 499-516.
11. Amadin, F. I., & Obieniu, A. C. (2016). Intention to Use University E-mail System based on Modified UTAUT Model: Perspectives of University of Benin Postgraduate Students. *ISTEAMS Multidisciplinary Cross_Border Conference*, August 2017.
12. Amin, H. (2017). Explaining the decision to choose Islamic mortgage financing: The case of East Malaysia. *International Journal of Business and Society*, 18(S1), 177-192.
13. Amin, H., Abdul-Rahman, A. R., & Razak, D. A. (2014). Theory of Islamic consumer behavior: An

- empirical study of consumer behaviour of Islamic mortgage in Malaysia. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-06-2013-0042>
14. Amin, H., & Chong, R. (2011). Determinants for Ar-rahnu usage intentions: an empirical investigation. *African Journal of Business Management*, 5(20), 8181–8191.
15. Amin, H., Muhammad, M. Z., Lada, S., Amran, A. & Hamid, M. R. A. (2006). Islamic banking development in BIMP-EAGA countries: issues and potential cooperation. *Journal of Muamalat and Islamic Finance Research*, 3.
16. Amin, H., Abdul Rahman, A. R., Sondoh, S. L. & Chooi Hwa, A. M. (2011). Determinants of customers' intention to use Islamic personal finance: the case of Malaysian Islamic banks. *Journal of Islamic Accounting and Business Research*, 2(1), 22-42.
17. Bananuka, J., Kaawaase, T. K., Kasera, M., & Nalukenge, I. (2019). Determinants of the intention to adopt Islamic banking in a non-Islamic developing country: The case of Uganda. *ISRA International Journal of Islamic Finance*, 11(2), 166–186.
18. Bank Negara Malaysia. (2017). Financial Stability and Payment Systems Report 2017–Islamic Finance Development. Bank Negara Malaysia, 93–103. http://www.bnm.gov.my/index.php?ch=en_publication&pg=en_fspr&ac=23
19. Bank Negara Malaysia (2019). BNM Annual Report Ending 2019-Transforming the Economy and Society through Islamic Finance, 33-35. https://www.bnm.gov.my/ar2019/files/ar2019_en_full.pdf
20. Bank Negara Malaysia-List of Licensed Financial Institutions. (2020). Retrieved February 3, 2021, from <https://www.bnm.gov.my/web/guest/islamic-banks>.
21. Bindin, Z., Idris, K. & Shamsudin, F. (2009). Predicting compliance intention on Zakah on employment income in Malaysia: an application of reasoned action theory. *Journal Pengurusan*, 28, 85–102.
22. Buang, N. A., & Nagarathanam, R. (2016). The Level of Intention in Formation the Entrepreneurship Career Choice Behavior among the Graduates Entrepreneur Scheme Participants. *National Conferences on Sustainable Cities*.
23. Chandon, P., Morwitz, V. G., & Reinartz, W. J. (2005). Do intentions really predict behavior? self-generated validity effects in survey research. *Journal of Marketing*, 69(2), 1–14. <https://doi.org/10.1509/jmkg.69.2.1.60755>
24. Chao, P. & Rajendran, K. N. (1993). Customer profiles and perception: country-of-origin effects. *International Marketing Review*, 10(2), 22-39.
25. Chen, I., & Yang, C. (2007). Using the theory of planned behavior to understand in-service kindergarten teachers' behavior to enroll in a graduate level academic program. *Journal of College Teaching & Learning*, 4(1), 11–13.
26. Cheteni, P. (2014). Awareness of Islamic banking products and services among customer in South Africa. *Mediterranean Journal of Social Sciences*, 5(9), 96–103. <https://doi.org/10.5901/mjss.2014.v5n9p96>
27. Chiou, J. (1998). The effects of attitude, subjective norm, and perceived behavioral control on consumers' purchase intentions: the moderating effects of product knowledge and attention to social comparison information. *Proc. Natl. Sci. Coun.*, 9(2), 298-308.
28. Coakes, S. J., & Steed, L. G. (2003). SPSS analysis without anguish: Version 11.0 for Windows. Queensland, Australia: Wiley.
29. Cornish, J., Meenagh, B., Marsden, A. & Pallet, A. (2012). Procuring banking systems and technology in the Islamic banking sector. *Islamic Finance News*.
30. Department of Statistic Malaysia: Terengganu Statistic. (2020). Retrieved March 14, 2020, from <https://www.dosm.gov.my/v1/index.php>.
31. Department of Statistic Malaysia. (2011). Taburan penduduk dan ciri-ciri asas demografi.pdf (pp. 1–134).
32. Dewi, C. K., Mohaidin, Z., & Murshid, M. A. (2016). Determinants of online purchase intention: a PLS-SEM approach: evidence from Indonesia. *Journal of Asia Business Studies*.
33. Dusuki, W. & Abdullah, I. (2007). Why do Malaysian customers patronize Islamic banks? *International Journal of Bank Marketing*, 25(3), 142-60.
34. Echchabi, A. & Azizi, H. A. A. (2012). Empirical investigation of customers' perception and adoption towards Islamic banking services in Morocco. *Middle-East Journal of Scientific Research*, 12(6), 849-858.
35. Gumel, A. M., Othman, M. A. & Yusof, R. M. (2015). Critical insights into an integrated literature review

- on customers' adoption of Islamic banking research. *International Journal of Scientific Research and Innovative Technology*, 2(6), 45-57.
36. Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2006). *Multivariate Data Analysis*. Prentice Hall Pearson Education.
37. Hamid, A., & Masood, O. (2011). Selection criteria for Islamic home financing: a case study of Pakistan. *Qualitative Research in Financial Markets*.
38. Hashim, A., & Musa, R. (2014). Factors Influencing Attitude Towards Halal Cosmetic Among Young Adult Urban Muslim Women: A Focus Group Analysis. *Social and Behavior Sciences*, 129-134.
39. Hisrich, R., Peters, M., & Shepherd, D. (2008). *Entrepreneurship*. 7th ed. Boston: McGraw-Hill-Irwin.
40. Hosein, N. Z. (2012). Measuring the Purchase Intention of Visitors to the Auto Show. *Journal of Management and Marketing Research*, 9, 1-17.
41. Ibrahim, M. A., Fisol, W. N. M., & Haji-Othman, Y. (2017). Customer Intention on Islamic Home Financing Products: An Application of Theory of Planned Behavior (TPB). *Mediterranean Journal of Social Sciences*, 8(2), 77–86. <https://doi.org/10.5901/mjss.2017.v8n2p77>
42. Ibrahim, M. F. & Kamarudin, R. (2018). Islamic Home Financing Base on Debt: A Review of Practices of Islamic Bank in Malaysia, 12. *Labuan E-Journal of Muamalat and Society*, 12, 43–50.
43. Muhammad, Marjan., & Mezbah Uddin Ahmed. (2011). *Islamic financial system: Principles & Operation* (p. 249). International Shariah Research Academy for Islamic Finance (ISRA).
44. Ismail, S., Azmi, F., & Thurasamy, R. (2014). Selection criteria for Islamic home financing in Malaysia. *International Journal of Business and Society*, 15(1), 97–110.
45. Kaawaase, T., & Nalukwago, L. (2017). Religiosity and Islamic Banking in Uganda. *Makerere Business Journal*, 13(1), 70–93. <https://doi.org/10.33117/513>
46. Khaki, A., & Sangmi, M. (2011). *Islamic Banking; Concept and Methodology*. January. <https://doi.org/10.2139/ssrn.2184856>
47. Kim, H., & Chung, J. (2011). Consumer purchase intention for organic personal care products. *Journal of Consumer Marketing*, 40-47.
48. Krueger, N., & Carsrud, A. (1993). Entrepreneurial intentions: Applying the theory of planned behavior. *Entrepreneurship & Regional Development*, 5(4), 315-330.
49. Lin, L.-Y. and Zhen, J.-H. (2005). Extrinsic product performance signalling, product knowledge and customer satisfaction: an integrated analysis – an example of notebook customer behavior in Taipei city. *Fu Jen Management Review*, 12(1), 65-91.
50. Loo, M. (2010). Attitudes and Perceptions towards Islamic Banking among Muslims and Non-Muslims in Malaysia: Implications for Marketing to Baby Boomers and X-Generation. *International Journal of Arts and Sciences*, 3(13), 453–485.
51. Lujja, S., Mohammad, M. O. & Hassan, R. (2016). Modelling public behavioral intention to adopt Islamic banking in Uganda: the theory of reasoned action. *International Journal of Islamic and Middle Eastern Finance and Management*, 9(4), 583-600.
52. Malay Mail. (2019, August 27). Govt sets up special committee on Islamic finance. Malay Mail. Retrieved February 3, 2021, from <https://www.malaymail.com/news/money/2019/08/27/govt-sets-up-special-committee-on-islamic-finance/1784833>
53. Malhotra, N. K. & Peterson, M. (2006). *Basic Marketing Research: A Decision-Making Approach* (2nd ed.). Prentice Hall.
54. Mariadoss, B. J., Milewicz, C., Lee, S., & Sahaym, A. (2014). Salesperson competitive intelligence and performance: the role of product knowledge and sales force automation usage. *Industrial Marketing Management*, 43(1), 136-145.
55. Marshall, E., & Karadimitriou, S. M. (n.d.). *Outliers, Durbin-Watson and interactions for regression in SPSS Investigating outliers and influential observations*. University of Sheffield.
56. Metawa, S. & Almossawi, M. (1998). Banking behaviors of Islamic bank customers: perspectives and implications. *International Journal of Bank Marketing*, (7), 299-315.
57. Morwitz, Vicki G., Johnson E. & Schmittlein D. (1993). Does Measuring Intent Change Behavior. *Journal of Customer Research*, 20 (June), 46-63.
58. Morwitz, Vicki G. (2014). *Customer' Purchase Intentions and their Behavior. Foundations and Trends(R) in Marketing*, now publishers, 7(3), 181-230.
59. Naveed, A. K and Kashif, U. R. (2010). Customer satisfaction and awareness of Islamic Banking System

- in Pakistan. *African Journal of Business Management*, 4(5), 662-671.
60. Nur Fadhli, B., Haslinda, A., & Ervina, A. (2014). Factor Affecting the Adoption of Islamic Home Financing in Malaysia. *Transformations in Business and Economics*, 13(1 (31)), 155–174.
61. Of, R., Islamic, T. H. E., & Group, D. B. (2020). The covid-19 crisis and Islamic finance the covid-19 crisis and (issue September).
62. O’Neal, P. W. (Ed.) (2007). *Motivation of Health Behavior*. Nova Publishers.
63. Pallant, J. F. (2007). Development and validation of a scale to measure perceived control of internal states. *Journal of Personality Assessment*, 75(2), 308-337.
64. Pallant, Y. (2001). *SPSS Survival Manual: A Step-by-Step Guide to Data Analysis Using SPSS for Windows* (3rd ed.). McGraw Hill Open University Press.
65. Pourhosein, M. R., Aghazadeh, A., Kol, K., & Vishkaii, B. M. (2017). Investigate the Relationship between Institutional Ownership in Tehran Stock Exchange. *International Journal of Economics and Financial Issues*, 7(3), 276–285.
66. Rahman, A. A., Asrarhaghighi, E., & Rahman, S. A. (2015). Customer and halal cosmetic products: Knowledge, religiosity, attitude and intention. *Journal of Islamic Marketing*, 6, 148-163.
67. Rahim F. A, & Amin H. (2011). Determinants of Islamic insurance acceptance: An empirical analysis. *International Journal of Business and Society*, 12, 37-54.
68. Ramayah, T., Rouibah, K., Gopi, M., & Rangel, G. J. (2009). A decomposed theory of reasoned action to explain intention to use internet stock trading among Malaysian investors. *Computers in Human Behavior*, 25(6), 1222-1230.
69. Ravi, V., Carr, M., & Sagar, N. V. (2007). Profiling of internet banking users in India using intelligent techniques. *Journal of Services Research*, 7(1), 61–73.
70. Roscoe, J. T. (1975). *Fundamentals Research Statistics for Behavioral Sciences*. (2nd.). Available at: <http://www.emoderators.com/ipct-j/1998/n3-4/hill.html>
71. Saad, M., Abdul Rahman, N., & Umadi, M. F. (2019). Enriching the International Tourist Experience of Local Malaysian Cuisine and a Guarantee of a Purchase Intention. *Asian Journal of Behavioral Studies*, 4(16), 33.
72. Samidi, S., Nurfadilah, D., Rivai, A., & Suharto. (2016). Determinants of Customer’s Intention to Use Murabahah Financing in Indonesia: Modified the TRA Model. *Proceeding of An International Multi-Disciplinary Graduate Conference of Terengganu*, 13(eISBN: 978-967-13686-3-3), 28–35.
73. Schiffman, L. & L. L. Kanuk. (2004). *Consumer Behavior*. 8th Ed., Prentice Hall, Upper Saddle River, NJ. Pike.
74. Sekaran U. & Bougie R. (2013). *Research Method for Business Sixth Edition*. John Wiley and Sons Inc, ISBN 978-1-119-94225-2 2013.
75. Suki, N. M., & Ramayah, T. (2010). User acceptance of the e-government services in Malaysia: structural equation modelling approach. *Interdisciplinary Journal of Information, Knowledge, and Management*, 5(1), 395-413.
76. Tabachnick, B. G. & Fidell, L. S. (2007). *Using Multivariate Statistics*. HarperCollins.
77. The Edge. (2016, March 10). Cover Story: Local Islamic banks shine, but at the expense of conventional banking? Retrieved February 3, 2021, from <https://www.theedgemarkets.com/article/cover-story-local-islamic-banks-shine-expense-conventional-banking>.
78. Traindis, H. (1980). Values, attitudes, and interpersonal behavior. *Nebraska Symposium on Motivation*, 27, pp. 195-259.
79. Wilson, J. A. J., & Grant, J. (2013). Islamic marketing: a challenger to the classical marketing canon? *Journal of Islamic Marketing*, 4(1), 7-21.
80. Yusof, R. M., Kassim, S. H., Majid, M. S. A., & Hamid, Z. (2011). Determining the viability of rental price to benchmark Islamic home financing products: Evidence from Malaysia. *Benchmarking: An International Journal*, 18(1), 69–85.
81. Venes, D. (Ed.). (2001). *Taber’s Cyclopedic Medical Dictionary* (19th ed.). Philadelphia: F. A. Davis.