



THE INFLUENCE OF ATTITUDE, SUBJECTIVE  
NORMS, RELIGIOSITY AND PERCEPTION  
TOWARDS LAW ENFORCEMENT ON  
COMPLIANCE BEHAVIOUR TO  
USE ISLAMIC FINANCIAL  
PRODUCTS AND  
SERVICES

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## ABSTRACT

The purpose of this study is to identify the role of attitude, subjective norms, perceived behavioral control and Islamic religiosity towards compliance behavior of Islamic banking products among individual private sector business owners in Sungai Petani Kedah, Malaysia, the study adapts quantitative approach with 150 sets of questionnaires distributed amongst sample respondents. All data are analyzed using software of Statistical Package for Social Science (SPSS.17) by conducting various statistical methods to achieve the objectives of this study. A conceptual framework is constructed based on the Theory of Planned Behavior (TPB) by adding one new exterior variable, namely Islamic religiosity to further explain the intention to use Islamic banking products, the results showed that all the variables are positively correlated with the compliance behavior to use Islamic bank products, meanwhile, based on the findings of the study, it has shown that Islamic religiosity is the only determinant and most significant factor than other three factors at the significant level of " $0.05 > 0.047$ ". However, attitude, subjective norms and perceived behavioral control are found to be insignificant predictors of Islamic bank products compliance behavior, finally, the outcomes of this study may present recommendations to Islamic banks concerning adjustments and changes needed in order to increase the chances of customers choosing products offered by Islamic banks. Moreover, this will also enable the bank managers to modify their marketing efforts in line with attracting more customers in the future. Other than that, this study also assists to improve the research of Islamic banking and finance and thereby promote more discussions on this area.

**Keywords:** Theory of Planned Behavior (TPB), Compliance Behavior, Attitude, Subjective Norms, Perceived Behavioral Control, Islamic Religiosity, Private Business Owners, Islamic Bank, Products and Services, Sungai Petani, Kedah Malaysia.

## ABSTRAK

Tujuan utama kajian ini adalah untuk mengenal pasti factor motivasi umum terhadap tingkah laku pematuhan di kalangan pemilik perniagaan sektor swasta untuk menggunakan produk perbankan islam. Khususnya kajian ini bertujuan untuk mengartikulasikan peranan sikap, norma subjektif, kawalan tingkah laku yang dilihat dan religiositi islam terhadap tingkah laku pematuhan dan menekankan dalam mengenal pasti faktor-faktor yang paling mempengaruhi niat pengguna untuk menggunakan produk perbankan islam di kalangan pemilik perniagaan sektor swasta di sungai petani kedah, Malaysia. Oleh itu, kajian ini menggunakan pendekatan penyelidikan kuantitatif dengan 150 set soal selidik yang diedarkan di kalangan sampel pemilik perniagaan sektor swasta. Semua data dianalisis dengan menggunakan perisian statistical package for social science (SPSS.17) dengan menggunakan kaedah statistik iaitu deskriptif, analisis varians (ANOVA), analisis pearson dan analisis regresi linear berganda, untuk mencapai matlamat kajian ini. Suatu kerangka konseptual dibina berdasarkan Teori Gelagat Terancang (TPB) dengan menambah satu pemboleh ubah luar baharu, iaitu religiositi islam, untuk menerangkan tentang niat untuk menggunakan produk perbankan islam. Hasil kajian menunjukkan bahawa semua pemboleh ubah dikaitkan secara positif dengan tingkah laku pematuhan menggunakan produk perbankan islam. Sementara itu, berdasarkan penemuan kajian, ianya telah menunjukkan bahawa religiositi islam adalah satu-satunya penentu dan faktor yang paling ketara daripada tiga faktor lain pada tahap yang signifikan iaitu " $0.05 > 0.047$ " walau bagaimanapun, sikap, norma subjektif dan kawalan tingkah laku yang dilihat didapati sebagai peramal pematuhan produk perbankan islam yang tidak ketara. Akhirnya, hasil kajian ini mungkin memberi cadangan kepada bank islam tentang pelarasan dan perubahan yang diperlukan untuk meningkatkan peluang pelanggan memilih produk yang ditawarkan oleh bank islam. Hal ini juga membolehkan para pengurus bank mengubah suai usaha pemasarannya.

Kata kunci: Teori Gelagat Terancang (TPB), Tingkah Laku Pematuhan, Sikap, Norma, Subjektif, Kawalan Tingkah Laku Yang Dilihat, Religiositi Islam, Pemilik Perniagaan Swasta, Bank Islam, Produk Dan Servis, Sungai Petani, Kedah, Malaysia.

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