

PERPUSTAKAAN
KOLEJ UNIVERSITI INSANIAH

DETERMINANTS OF AWARENESS TOWARDS
ISLAMIC MICROFINANCE AMONG CAMBODIAN
MUSLIMS IN PHNOM PENH, CAMBODIA

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RUJUKAN SAHAJA

ABSTRACT

Promoting awareness to the public is a crucial task for every organization, especially for new institutions in order to inform the public about their existence. The existence of Islamic Microfinance institutions in Cambodia can be considered as a new market niche as an alternative to Conventional Microfinance institutions, yet to the best of the researcher's knowledge, there has been no awareness study on Islamic Microfinance in this country. The exploration and understanding of the public awareness are vital to ensure that an organization can remain successful and competitive in the industry. The main objectives of this study are two folds: to describe the level of awareness of Cambodian Muslims towards Islamic Microfinance and to determine the factors that influence awareness. The five independent variables investigated namely: promotion, social culture, service quality, age, and level of education are utilized in order to examine the relationship with awareness. Descriptive in nature, the instrument used was adapted from a number of sources. A total of two hundred respondents consisting of Cambodian Muslims living in Phnom Penh City responded to the survey questionnaire and multivariate techniques were used to analyze the data collected. The findings showed that promotion and service quality were statistically significantly related with awareness at 0.05 significant level. However, social culture, age and level of education were not significantly related with awareness. The findings also indicated that service quality had the most influence on awareness. Moreover, the result revealed that the level of awareness of Cambodian Muslims towards Islamic Microfinance was reasonable and the reasons for them preferring Islamic Microfinance were based on their religious principles and expectation of better services.

Key words: *Islamic Microfinance, Awareness, Promotion, Social Culture, Service Quality, Age, Education and Cambodian Muslim.*

ABSTRAK

Memupuk kesedaran dalam masyarakat adalah tugas terpenting bagi setiap organisasi, khususnya bagi sesebuah institusi baru dalam memaklumkan kewujudan mereka kepada orang ramai. Kewujudan institusi-institusi Kewangan Mikro Islam di Kemboja sebagai satu pasaran baru merupakan alternatif kepada Kewangan Mikro Konvensional. Tetapi tiada kesedaran terhadap bidang Kewangan Mikro Islam di negara ini. Penerokaan dan pemahaman terhadap kesedaran masyarakat adalah penting bagi memastikan sesebuah organisasi mampu kekal berjaya dan berdaya saing dalam industri. Dua objektif utama kajian ini adalah untuk menerangkan tahap kesedaran masyarakat Islam Kemboja terhadap Kewangan Mikro Islam dan mengenalpasti factor – faktor yang mempengaruhinya. Lima pemboleh ubah yang digunapakai di dalam kajian ini adalah promosi, budaya sosial, kualiti perkhidmatan, umur dan tahap pendidikan untuk menguji hubungan dengan kesedaran. Kajian ini adalah berbentuk deskriptif. Instrumen yang digunakan telah adaptasi daripada beberapa sumber. Sejumlah dua ratus orang responden yang terdiri daripada umat Islam Kemboja yang tinggal di bandar Phnom Penh. Teknik multivariate telah digunakan untuk menganalisis data. Dapatan kajian ini mendapati bahawa promosi dan kualiti perkhidmatan mempunyai hubungan yang signifikan secara statistik dengan kesedaran pada aras 0.05. Walaubagaimanapun, budaya sosial, umur dan tahap pendidikan tidak mempunyai hubungan dengan kesedaran. Keputusan ini juga menunjukkan bahawa kualiti perkhidmatan adalah faktor yang paling berpengaruh ke atas kesedaran. Selain itu, dapatan kajian juga mendedahkan bahawa tahap kesedaran masyarakat Islam Kemboja terhadap Kewangan Mikro Islam adalah munasabah dan sebab-sebab kewangan mikro Islam lebih disukai adalah berdasarkan prinsip agama dan jangkaan perkhidmatan yang lebih baik.

Kata kunci: *Kewangan Mikro Islam, Kesedaran, Promosi, Budaya Sosial, Kualiti Perkhidmatan, Umur, Tahap Pendidikan dan Masyarakat Islam Kemboja.*

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