

**PERCEPTION, AWARENESS AND UNDERSTANDING OF MUSLIM  
ACCOUNT HOLDER IN CONVENTIONAL BANK TOWARD ISLAMIC  
BANKING PRODUCTS**

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**ABSTRAK**  
**TANGGAPAN, KESEDARAN DAN PEMAHAMAN PEMEGANG AKAUN**  
**MUSLIM DALAM BANK KONVENSIONAL TERHADAP PRODUK**  
**PERBANKAN ISLAM**

Kajian ini mengkaji hubungan antara tanggapan, kesedaran dan pemahaman pemegang akaun Muslim dalam bank konvensional yang membawa kepada sokongan terhadap produk perbankan Islam. Tanggapan didefinisikan secara operasional sebagai pendapat, pemerhatian, penilaian atau pengalaman, manakala kesedaran dilihat sebagai kepekaan, penghargaan atau pengakuan. Pemahaman dirujuk sebagai pengetahuan, pegangan atau pengiktirafan pemegang akaun Muslim. Model rangka kajian dan hipotesis berkenaan hubungan antara pemboleh ubah - tanggapan, kesedaran dan pemahaman pemegang akaun Muslim dalam bank konvensional serta sokongan terhadap produk perbankan Islam dibina dan diuji. Data kajian dikumpulkan dengan mengedarkan soal selidik. Menggunakan prosedur persampelan rawak ringkas tiga ratus empat (304) responden yang terdiri daripada lelaki dan perempuan telah menyertai kajian ini. Analisis faktor, korelasi Pearson, kaedah regresi berganda dijalankan untuk menguji hipotesis. Keputusan korelasi menunjukkan tingkat tanggapan, kesedaran dan pemahaman adalah berkadaran secara positif dengan tahap komitmen pemegang akaun beragama Islam dalam bank konvensional terhadap produk perbankan Islam. Keputusan regresi berganda memperlihatkan pemahaman dan kesedaran adalah secara bersama menjelaskan 27.1% daripada varians keputusan untuk menyokong produk perbankan Islam. Hasil daripada kajian ini menyumbang maklumat penting mengenai kesan kesedaran dan pemahaman pemegang akaun Muslim dalam bank konvensional berkaitan keputusan memberi sokongan terhadap produk perbankan Islam. Kajian ini juga menyediakan pemahaman selanjutnya terhadap isu hubungkait antara kesedaran dan keputusan pemegang akaun bank konvensional yang membawa kepada pembelian produk perbankan Islam. Implikasi pengurusan daripada kajian adalah industri perbankan Islam perlu mefokuskan kepada pemahaman orang ramai terhadap kedudukan pematuhan Syariah dalam transaksi perniagaan, amalan konsep perkongsian untung dan rugi, manfaat dari produk perbankan Islam, pemahaman yang baik terhadap teori perbankan dan amalan yang memberi kesan terhadap keputusan pelanggan.

**Kata kunci: Persepsi, Kesedaran, Kefahaman, Produk Perbankan Islam**

**ABSTRACT**  
**PERCEPTION, AWARENESS AND UNDERSTANDING OF MUSLIM**  
**ACCOUNT HOLDER IN CONVENTIONAL BANK TOWARD ISLAMIC**  
**BANKING PRODUCTS**

This study investigates the relationship of Perception, Awareness and Understanding of Muslim's account holder's in conventional bank leading decision to patronize Islamic bank products. Perception is operationally defined as the opinion, observation, assessment or experience while, Awareness is viewed as the consciousness, recognition or familiarity. Understanding is referred as the comprehension, grasp or appreciation of Muslim's account holder. A research framework model and hypotheses concerning the relationships among the variables – Perception, Awareness, and Understanding of Muslim's Account holder's in conventional bank towards Islamic banking products were posited and tested. Data was collected using hand delivery questionnaire survey approach. Using simple random sampling procedure, three hundred and four (304) respondents both male and female were selected to participate in this study. Factor analysis, Pearson correlation, multiple regression methods of data analysis were utilized for hypotheses testing. The results of the correlation revealed that Perception, Awareness and Understanding are positively associated with Muslim account holders in conventional banks toward Islamic banking products. The multiple regression results indicate that Understanding and Awareness factors jointly explained 27.1% of the variance of Muslim account holder's in conventional bank toward patronising Islamic bank products. The outcome of this study provides vital information on the impact of Awareness and Understanding of Muslim account holder's in conventional bank on decision toward patronage of Islamic banking products. The managerial implication of this study is for the Islamic banking industry to focus on the people's understanding of Shariah position on business transactions, concept of profit and loss sharing practice, benefit of Islamic banking products, good understanding of Islamic banking theory and practice that would have impact on customer decision.

**Keywords: Perception, Awareness, Understanding, Islamic banking Products.**

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