

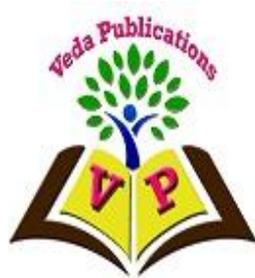


EXTENDED ABSTRACT

**CUSTOMER'S INTENTION TO USE ISLAMIC PERSONAL FINANCING
AMONG SECONDARY SCHOOL TEACHERS**

Noor Syahirah Zakaria, Azizah Othman, Abu Bakar Hamed

(Universiti Utara Malaysia)

doi: <https://doi.org/10.33329/joell.651.29>**ABSTRACT**

The paper aims to examine the relationship of attitude, social influence, religious obligation, corporate image and knowledge; and to investigate the determinants of customer's intention to use Islamic personal financing by measuring the following factors: attitude; social influence; religious obligation, corporate image; and knowledge, on the intention to use Islamic personal financing. The Theory of Reasoned Action (Ajzen and Fishbein, 1975) was used as a basis for this study. A survey approach has been adopted in this study while the data are collected via structured questionnaires. The questionnaire was distributed to 350 respondents of secondary school teachers from seven schools selected by random number generator in Alor Setar, Kedah. A structured question was designed where the data were analysed by using a t-test, ANOVA, correlation and multi-regression analysis using SPSS program. The data for this study are collected via structured questionnaires which are completed by 350 secondary school teachers in Alor Setar, Kedah. The finding shows a significantly positive correlation between attitude, social influence, religious obligation, corporate image, and knowledge. However, the analysis revealed only attitude, social influence, and religious obligation give a significant and positive impact on customer's intention to use Islamic personal financing. The paper reported a new finding on the area of the Islamic banking sector. Valid constructs had been developed in this study and a new variable i.e knowledge was utilized. Therefore, this study provided great contributions, implications and has recommended for financial institutions on how to improve Islamic personal financing.

Keywords: *Customer's Intention, Islamic Banking, Education Institutions, Islamic Personal Financing, Secondary School Teachers.*

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