Malaysian Consumer Preferences for Islamic Banking Attributes

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Abstract
This article is about to highlight the favorites of Malaysian banks characteristics toward the client’s. But in the qualitative research we use semi organized interview from the participant of the Malaysian client. We use quantitative method for disclose of favorite of Islamic banking of Malaysia towards characteristic of contribution service of Islamic banks and also attract the customer. But on the other side qualitative method show that due to religious belief Islamic banking is better as compared to conventionally banking and Malaysian customer is more attract toward Islamic banking system. Malaysian customer feel comfortable towards伊斯兰 banking system. This is one of most famous article, we collected data through qualitative manner to learning the Malaysian participant’s favorite toward Islamic banking characteristic.

Keywords: Malaysia, Banking, Consumer behavior, Islam, Customer preference, Islamic banks

Introduction
As the technology increases the number of challenges also increases we are talking about banking, economics and finance sector all these are also facing hard and harsh challenges, how to meet requirements and how to meet user, customer requirement how to make user satisfied. these are important steps that we have to consider to face challenges. The most important thing what steps we should take and what we have to do to meet or fulfill these requirements...steps should be defined clearly. It is important for bank and managing that be honest with customer.

It also important that bank should take some special steps to interact customer guide him/her and a better way treat with them like friend and in friendly environment. Convey a complete details about their problems. Islamic rules should be implemented so that customer will interact. Hire educated and those people who have complete knowledge about finance and skills to interact people.

No difference of cast and color rich and poor all customer should treated in same way. Islamic rules state that there is no difference between rich poor all is equal so that rule should be implemented and every customer is treated is equal and same way. In order to attract more order to successfully make some attract more customer for bank make some new strategies by the financial institutions. If you again customer loyalty and their satisfactions you have to know that what they want plan your polices according to that, introduce the new trends in the Islamic banking to attract the professionals, researchers.

LITERATURE REVIEW
In the last study of the banking sector largely emphasis to focus on customer of the bank. For example Ta and Har (2000) working on Singapore banking area. There are nine area of banking are defined for decision of 5 banks. With the help of result it is focus to high focus or emphasis on pricing and product and service of the bank. These finding and result are same as like the result of Amin and Isa (2008), Kennington et al. (1996)

Haque et al (2009) done a study in Malaysia. The Malaysian market working according to the Islamic banking and he observe that the companies and organizations of the Malaysia are positive relationship toward service and availability of services and peoples of the Malaysia are very attract and confidence towards Islamic banking system. This is similar result like Haron et al, (1994) and Dusuki and Abdullah (2007).

The third emphasis on banking area is the confidence of customer toward bank and goodwill of the bank and what rule mentioned by the bank about the third party and give good and professional advice to the customer and how convince to their customer and how create good relationship to the customer and compete them and how to increase the size of the bank and attract the customer. This study is same as the study of Hussan et al (2007) or Metwally (1996).

The difference between Islamic and conventional banking is the main reason is Islamic rules about trade and service and regions support the banking with in the boundary of islam. Naser et al (1999) and Omer (1992) and Metwally (1996).

Haron et al (1994) also study that the behavior of Muslim and non-Muslim customer of Malaysia by using t test and using factor of analysis. The banking efficiency of muslim bank is too fast and very good towards service and product and non-Muslim bank is to slow in service and product delivery.

While qualitative approach is also grasp by taking interviews of 10 well educated individual from
different criteria where they have a complete well know about the information they are exploring. They can share their experiences. The interviewers also use tape recorder as an evidence as well as to interpret the words of respondent more accurately. These different data study methods are used to gather data from client so that the client can also share their view and experiences.

CONCLUSION
The main reason of study is to examination the choice area of Malaysian clients towards Islamic banking it is due to because of favorite of good quality of service and accessibility to their client towards Islamic banking and create good relationship with client and give professional advice to their clients and employees skill and information and lastly greeting.

In the quantitative method show that favorite of Islamic banking is not due to religious of Malaysian people. It is due to because Islamic banking provide good service as compared to conventional banking system. The Islamic banking system provide up to date and modern method of banking system and give confidence to their client about the banking system. Those people who make the banking policy and regulating the banking system give preference to Islamic banking because Islamic banking provide good rule and regulation for banking system.

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