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**STUDY OF DETERMINANS FOR THE CHOICE
BETWEEN ISLAMIC BRAND AND NON-ISLAMIC BRAND: THE CASE OF BANKING
INDUSTRY
PRESENTED AT
1ST INTERNATIONAL CONFERENCE ON ISLAMIC MARKETING AND BRANDING-
EXPLORING ISSUES AND CHALLENGES**

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INDUSTRY

Abstract

Purpose – This paper aims at determining factor for islamic brand choice and non-islamic brand choice in banking industry.

Design/methodology/approach – A survey was used to acquire data from 60 consumers who were customers at both islamic and non-islamic bank users. This study is analyzed with discriminant analysis.

Findings – Statistically, this study tests there is no statistical difference between the choice of islamic brand and non-islamic brand. The factors considered in this study are religion, islamic labeling, consumer knowledge, customer service, corporate image, reference group, and the commitment of corporate social responsibility.

Research limitations/implications – This study has a limitation. The respondents used in this research consist of the majority of students. It explains that they are students that have a limited capability to choose which of the best bank offering. They argue that both islamic bank and non-islamic bank is indifferent. For further research, the respondent can be a worker who has a previous experience and has an ability to consider bank quality.

Practical implications – This is a challenge for banks to continue to develop a strategy that has aspects of differentiation due to the superior aspect of differentiation will be the main choice. Based on respondent feedback, there are a number of services that can be noticed by consumers such as ease of use of technology in banking services, the presence of automatic teller machine, easily accessible and can quickly respond to customer issues.

Originality/value – The results showed that the choice between non-Islamic banking and Islamic banking is not distinguished by the variables of Islamic labeling, consumer knowledge, customer service, company image, and religion. Consumer choice on both banks is based on other aspects.

Introduction

Competition of banking landscape in Indonesia both conventional and Islamic banking is very intense and rigorous. This is seen clearly with the entry of several banks arrivals to Indonesia. One of the conventional foreign banks from Singapore and Malaysia such as Temasek Holdings with 68% ownership stake in Bank Danamon; OCBC Bank with 70% shareholding in the Bank, CIMB Niaga with 60% shareholding composition of Khazanah Nasional Bhd and 20% of CIMB Bank. The competition is also more intense because there are foreign banks such as ANZ (Australia), Standard Chartered Bank, HSBC, Barclays originating from the UK, Rabobank (Netherlands), Texas Pacific and Mercy Corp. (United States), ICBC (China), State Bank of India (India), Tokyo Mitsubishi (Japan) and IFC (South Korea) is a foreign bank with the largest shareholding in several national banks. Sharia banking industry does not also want to be left behind. In the homeland will be the arrival of competitors from the Middle

East such as Kuwait Finance House (KFH), one of the largest Islamic Bank in Kuwait (Wijaya & Wijaya, 2010).

In Indonesia nowadays, there are some Sharia banks namely BCA Syariah, BNI Syariah, Victoria Syariah, Maybank, Bank Muamalat, Bank Syariah Mandiri, Bank Syariah Mega, Bank Syariah Bukopin, BRI Syariah, and Bank Jabar Syariah. Meanwhile, in the upcoming period, there will be Bank UIB, Bank Victoria via Bank Swaguna, and Maybank. Islamic banking is now considered as a business landscape, not only focusing on the religious obligations of the muslim community, but also increasing the service for customers (Wilson, 1995). Besides, the increasing growth of sharia banking, the growth of conventional banks also show the significant progress. It is more or less 16,3% (Economic Review, 2009). The dominant players in banking industry are Mandiri, Bank Rakyat Indonesia, Bank Central Asia, Bank Negara Indonesia, Danamon.

Based on the data from Central Intelligence Agency (2009), Islam can be categorized as Indonesia's dominant religion and approximately 86%, or about 200 million, of its population identify as Muslims, composing it the world's largest Muslim population. The Indonesian Central Statistic Bureau (BPS) has conducted a census every 10 years. The latest data available, from 2000, has indicated that of 240,271,522 people, 86.1% of the population label themselves Muslim, 5.7% Protestant, 3% Catholic, 1.8% Hindu, and 3.4% "other or unspecified". This dominant religion in Indonesia provides a new opportunity for players in industry banking to be involved. Islamic banking can benefit from such the data. In increasing competitive banking industry, islamic banking tries to attract and to retain especially muslim customers. In addition to, islamic banking also attracts to non-muslim customers. Every marketers in both product and service banking industry are competing in the market segmentation. They are competing in the same markets in terms of offering complementary products and services (Nasser & Moutinho, 1997; Hoq, Sultana, Amin, 2010).

The interesting data show that eventhough muslim consumers are dominant in Indonesia, they are not automatically to choose islamic banking for fulfilling their needs. Even, there is a compliance dimension that should be made clear. Muslims are told in the Koran that taking interest is a major sin. To protect Muslim customers from interest, Islamic banks have to set up financial instruments that are in

accordance with Islamic principles and in line with the objective of Islamic banks (Amin & Isa, 2008). However, muslim consumers prefer choosing conventional bank to islamic bank.

This study tries to examine the driving factors of choosing the islamic bank (islamic brand) and conventional brand (non-islamic bank). The theoretical and empirical literature on consumer brand choice have been empirically tested particularly, the attribut desired by consumers. A number of item scales for assessing individual choice of desired brand have been developed by previous research (Sweeney & Soutar, 2001; Vazquez, Belen, Iglesias, 2002; Orth, McDaniel, Shellhammer & Lopetcharat, 2004). The items of measuring desired brand including quality/performance, price/value for money, social, emotional, environmental and health benefits (Orth, 2005). The application of this items is appropriate for assessing brand image (Romaniuk & Sharp, 2003) and brand positioning (Bhat & Reddy, 1998). Orth (2005) also examines the drivers of intrapersonal variation in individual brand choice across consumption situations. The brand benefits that consumers need will be affected by consumer personality, situation disposition such as risk taking, variety seeking, curiosity; demographics such as age dan gender; and behavioral factors such as purchase frequency and expenditure.

Eventhough, a significant number of research has explored the factors of brand choice, past studies almost focused on brand attributes. This study tries to close the gap because it is very important to explore more the dominant drivers of individuals in choosing the brand of islamic banking vs non islamic banking. The factors are religion, islamic labeling, consumer knowledge, customer service, corporate image, and the commitment of corporate social responsibility. These factor are explored more to discuss the dichotomy of preference, between islamic brand and non islamic brand. By discussing further it will be achieved the understanding deeper about many perspectives of consumers' preference of bank choice.

The Problem Formulation

- 1) Considering whether there is a statistical difference between the choice of Islamic brand and non-islamic brand.
- 2) Describing which independent variable among independent variables- religion, islamic labeling, consumer knowledge, customer service, corporate image, and the commitment of corporate social responsibility is the most useful and powerful to discriminate between the groups of islamic brand products consumers and non-islamic brand products.

Theoretical Review

The previous studies of banking research have revealed a numerous factors to influence the bank selection. The common factors were cost and benefits of products, service delivery, confidentiality, size, reputation, friends and families influence, religion (Erol & El-Bdour,1989; Ahmad & Haron, 2002). This study tries to investigate the factors driving the motivations of consumers to choose islamic banks and non islamic banks. It is very significant to understanding the underlying motivations.

Dusuki And Abdullah (2006) examined the main factors that motivate customers to deal with Islamic banking. The factors included in the study are financial product price, customer service quality, location being near home, friendly personnel, knowledgeable and competent personnel, islamic working environment, economic and financial reputation, respect for human rights, islamic reputation and image, involvement in the community and environmental practice and impact. The study of Amin and Isa (2008) attempted to test the relationship between service quality perception and customer satisfaction by using six dimensional structures: tangibles, reliability, responsiveness, assurance, and empathy. The results showed that the majority of islamic banking customers are satisfied with the overall service quality provided by the bank.

Religion

Dusuki and Abdullah (2007) reviewed the previous study concerning the reasons of Malaysian customers patronise Islamic banks. Furthermore, in their study, also citing that Erol and El-Bdour (1989) found that the most dominant drivers to be considered by customers are provision of fast and efficient services, bank's reputation and image, and confidentiality. Religious motivations is not considered as a primary driving factor. However, Metawa and Almosawi (1998) argued that islamic religion is the main driving factor to patronise islamic bank.

Religion here means the faith or iman which practice means following shariah law and engaging in what is halal, permitted, and avoiding what is haram or forbidden (Alawneh, 1998). Muhamad and Mizerski (2010) examined the religious factors that appear to influence buyer and consumers behavior. Religion is utilized as the driving factor to influence consumer behavior. Muhamad and Mizerski (2010) compose four aspects of religion: religious affiliation, religious commitment, religious knowledge, and

religious orientation. Religious affiliation is a categorical measure of the religion to which one is affiliated. It is assumed that religious affiliation can influence the choice of Islamic brand because it is inherent in consumer's soul. Religious commitment is an individual's adherence to his or her religion's beliefs and practice (Delener, 1990). Religious commitment is related to the aspect of religious knowledge. It has an effect in consumers responses related to their behaviors in choosing product. Religious orientation refers to ones' approach of both intrinsic and extrinsic perspectives (Hunt & King, 1971). Intrinsically, consumers are motivate to fully integrate their religion in their life and consider the religion is the prime objective in their choice of anything to fulfill their daily needs. Related to service industry, individuals are assumed to prefer sharia banking to conventional banking.

Islamic Labeling

Islamic labeling can be related to halal. It signifies symbol of quality assurance and choice of life. Not all consumers are willing to consider purchasing labeling carefully. Labeling is important for consumers who have high-level cognition (need for cognition). High levels of cognition is supported by high education and extensive consumer knowledge. Level of cognition is actually showing how much the sensitivity of a person to avoid risk. According to Yan and Watchravesringkan (2008), the level of cognition this may cause individuals to realize that the purchase of certain products containing the risk. Therefore, the best thing to do before making a purchase is to consider each risk. When choosing islamic bank or non-islamic bank, moslem will choose islamic bank because they believe that the service offering will be more secure than conventional banks.

Consumer Knowledge

Brucks (1985) outlined the measure of consumer product class knowledge. The first measures an individual's perception of how much consumer knows. The second category measures the amount, type, or organization of what an individual actually stored in memory. The third category measures the amount of purchasing or usage experience with the product. The measure of consumer knowledge can be objective and subjective knowledge. Park and Lessig (1981) argued that subjective knowledge can be understandable of decision makers. Measures of subjective knowledge can be self-confidence and knowledge level.

According to Alhabeeb (2007), consumer knowledge can maximize the gain and minimizing the costs. The choice of product can be governed by less restricted constraints, lower risk but highly rewarding. Consumer knowledge can reduce in time and increase in productivity. This concept can affect at least five aspects of consumer behavior. These aspects are: consumption patterns through the life cycle, consumer lifestyle, consumer brand loyalty, consumer choice of product features, consumer search and information. The level of product knowledge will affect information use since increased familiarity creates better knowledge (Rao & Monroe, 1988).

This study uses the dimensions proposed by Phau and Suntornnond (2006). One aspect of consumer knowledge is brand familiarity. It refers to the consumer knowledge related to the brand that exists in a product category. Brand familiarity involves the consumer knowledge that is saved in consumer's memory (Aurier & Ngobo, 1999). Brand familiarity consists of relation networks that influence consumers to collect, to organize, and to determine the product. It is also related to a number of experiences of product that is accumulated in consumers' minds. The study of Johnson dan Lehmann (1997) showed that the brand familiarity or product familiarity consists of width and depth of knowledge. Width of knowledge is the variety of experience in a product category that is related consumptions and the number of chosen brands; meanwhile the depth relates to the experience of a brand. Knowledge can be obtained by having a direct experience.

The more familiar with the brand, the stronger the knowledge in consumer memory. Brand name can be an indicator to assess the product. When consumers are familiar with a brand in banking industry, it will be less searching for more information into another bank provider. Consumers are accustomed to a brand and believe that direct personal experience is more trustworthy to choose conventional banking vs sharia banking.

Customer Service

Intensive competition has growth in financial decisions market over the last ten years, resulting a greater variety and choice for customers within each product markets (Asuncion et al. 2004). Service provider including banking has to be able to differentiate their service offering by fulfilling the needs of their customer faster and better and delivering optimal service quality.

Parasuraman et al. (1985) developed the Servqual scale indicating that there are five key underlying dimensions to service quality-tangibles (physical facilities, equipment and appearance of personnel), reliability (ability to perform the personnel), reliability (ability to perform the promised service dependably and accurately), responsiveness (willingness to help customers and provide prompt service), assurance (knowledge and courtesy of employees and their ability to inspire trust and confidence), and empathy (caring, individualized attention the firm provides its customers).

Service quality is not viewed as a separated construct but considered as an aggregate construct whereby the individual dimensions are summed to get an overall estimate of service quality (Zhou, 2004). Previous research studies have also applied direct measure of overall service quality (Dabhokar *et al.*, 2000). However, it is assumed that overall service quality has some distinct dimensions. Each dimension has specific analysis and provides more diagnostic value for the improvement of service quality (Zhou, 2004). Jamal and Anastasiadou (2007) concluded that dimension-specific analysis can give insight more to improve the service quality and the service outcome.

The overall service quality perceptions can be the antecedents of customer satisfaction (Oliver, 1997) and loyalty (Wong and Sohal, 2003). Customer satisfaction is the full meeting of one's expectation and can explain the attitude of a customer toward a product. Related in banking service industry, consumers can understand and evaluate service well. Loyalty is the next step ahead from customer satisfaction. The evaluation of good service quality from the banks will create consumers to be loyal. Consumers are not willing to switch to another bank. Consumers are rational because a bank service provides a number of options that can fulfill the utilitarian need of consumers.

Corporate Image

Banking industry is getting intensively competitive. Corporate image can be an asset to differentiate and increase company success (Bravo et al., 2009). Corporate image is related to consumer's perception. Perception is based on the attributes on each bank and it varies from one bank to another bank. Corporate image can identify bank's positioning. Keller (1993) argued that brand image

represents the perceptions reflected as existing associations in the consumer's mind. Corporate can be the brand and creates a distinctive visual icon.

Corporate image can be a multidimensional constructs formed by all the impressions and expectation of individuals (Howcroft, 1991). Consumer preference can be enhanced when firms can create high credibility and generate positive responses of consumers. Focusing on specific corporate perceptions, features of the service offered, personnel and reputation, among other associations have an influence on consumer decision of bank offering (Kaynak and Whiteley, 1999). Corporate image can determine emotional response from consumers as the result of consumer evaluation to purchase new services (Rust and Oliver, 1994).

Bank operation has a business in providing trust. Individuals will choose a bank that has good image because the relationship between bank and consumers will tend to be long lasting. Individuals will be more confident when banks can provide good impression. Financial institution try to obtain customers' satisfaction that tries to increase customer loyalty at the end. Consumers will have indication to have an intention in the future.

The Commitment Of Corporate Social Responsibility

Doing business in accordance with ethical principles is increasing. Corporate social responsibility is exercised by business organization and it is considered as benefit and doing charity works than a cost. Business do not function in isolation from the society surrounding them. Their ability to compete depends heavily on the circumstances of the locations where they operate. The more economic improvement relates to business, the more social concern must be understood (Hassan & Latiff, 2009).

The Global Compact which was created by Kofi Anan is a voluntary process with two main objectives: (1) to bring a set of universal principles of responsible business into mainstream activities of companies around the world and; (2) to act as a catalyst for initiatives in support of wider UN goals in the area of social and environmental development. It focuses on public accountability, transparency and the enlightened self-interest of those involved to initiate and cooperate in pursuing the principles on any

business and human activity. The compact uses a framework of ten universal principles in the areas of human rights, labour, the natural environment and anti-corruption.

The study of Dusuki and Dar (2005) examined the perception of stakeholders in respect of CSR of Islamic banks with Malaysian sample on 12 attributes. The indicators were (1) product price factor; (2) customer service quality; (3) convenience (parking facility, interior comfort, etc.); (4) location being near home or work place; (5) friendly personnel factor; (6) knowledgeable and competent personnel factor; (7) Islamic working environment; (8) economic and financial reputation; (9) respect for human rights; (10) Islamic reputation and image; (11) involvement in community affairs (giving donation, scholarship, etc.); and (12) environmental practice and impact factor.

From the marketing point of view, firms are notable if they behave responsibly towards the stakeholder thoroughly. The consumers' real perceptions toward services are getting positive (Salmones, Crespo, Bosque, 2005). A firm can be considered ethical can be perceived that a firm has conduct good ethics. It can create good trust to consumers and might influence their evaluation of quality. Therefore, the actions can influence consumers to evaluate them.

Research Method

Unit Analysis

The unit analysis refers to the level of aggregation of the data during subsequent analysis. The unit analysis is individual. The population is respondent in Jakarta. The number of respondents used in the study is 60. They are Islamic respondents who can be categorized as the consumers of daily products. The choice of products is based on the routine purchase. The products used here can be routine products that are purchased for monthly need or service such as bank. The choice of the bank is considered as the service is based on the routine need.

Data Collection Method & Variable Operationalization

The data collection method is done by distributing a questionnaire. It is a formulated written set of questions which respondents record their answers and closely defined alternatives. The type of questionnaires is personally administered questionnaire. It is chosen because the survey is restricted to a

local area. The advantage is the researcher can collect all the completed responses within short period of time. Administering questionnaires to large numbers of individuals simultaneously is less expensive and less time consuming. The number of distributed questionnaires is 60. The total number of returned questionnaires is 53. The response rate is 88%. The period time used to collect data is on July, 2010. The measurement of each variabls uses indicators that have been developed namely religion (Essoo & Dibb, 2004), islamic labeling (Lada *et al.*, 2009), consumer knowledge (Sirgy, 1981), customer Service (Amin & Isa, 2008), corporate image (Bravo *et al.*, 2009), corporate social responsibility (Tuyker, 2009). Seven variabls rated by each respondents are as follows.

X1 = religion:the degree of a consumer to use a religion as a base for decision making
X2= islamic labeling:the perception of a consumer to use islamic label for decision making
X3= consumer knowledge:the degree of a consumer to comprehend the bank product
X4 = customer service: the perception of service quality of a consumer toward bank
X5 = corporate image: the perception of a consumer toward the bank reputation
X6 = corporate social responsibility: the consumer perception of corporate social responsibility activities
Y = The dichotomy of bank preference; 2 =conventional or non-islamic banking, and 3 = sharia or islamic banking

The indicators were valid as follows. Most of indicators were valid. Only one of indicators of corporate social responsibility was valid namely csr 7.

Table 1.1 Validity

Construct	Indicator		Factor Loading	Construct	Indicator		Factor Loading
	Number	Code			Number	Code	
Labeling		Lab1	0,84	Corporate Image	Img1	0,60	
		Lab2	0,73		Img2	0,61	
		Lab3	0,80		Img3	0,72	
Consumer Knowledge		Knw1	0,65		Img4	0,74	
		Knw2	0,62		Img5	0,65	
		Knw3	0,57		Img6	0,64	
		Knw4	0,68	Corporate Social Responsibility	Csr7	0,32	
Customer Service		Serv2	0,58		Religion	Rlg2	0,57
		Serv3	0,80	Rlg3		0,66	
		Serv4	0,81	Rlg4		0,57	
		Serv5	0,77	Rlg5		0,63	
		Serv6	0,74	Rlg6		0,57	
		Serv7	0,79	Rlg7		0,45	
		Serv8	0,39	Rlg8		0,67	
		Serv9	0,88				
	Serv10	0,83					
	Serv11	0,79					

Table 1.2 Reliability

No	Variables	Coefficients
1	Religion	0,851
2	Islamic labeling	0,796
3	Consumer knowledge	0,686
4	Customer service	0,931
5	Corporate image	0,881
6	Corporate social responsibility	- (only one indicator)

After understanding the method of discriminant analysis and the theory of consumer decision making, this section will try how to implement discriminant analysis in order to comprehend the type of consumer decision-making on banking preference. The software program to run the data uses SPSS. This study is trying to relate some variables including to know religion, islamic labeling, consumer knowledge, customer service, corporate image, corporate social responsibility how well the discrimination between two groups of non-islamic banking and islamic banking. From the analysis case-processing summary, the number of valid unweighted cases is 53 (100%) plus at least both missing or out one group codes and one missing discriminating variable is 0 (0%). The total number is 53.

Table 1.3. provides Wilk's lambda coefficient which gives information regarding differences among group. Wilk's lambda is also used to test the equality of group centroid. While F statistic is a ration of between group variability to the within groups variability. Wilk's lambda is the ratio of the within groups of sum of squares to the total sum of squares. Small values indicate strong group differences; values close to 1.0 signifies no differences.

Table 1.3 Test of Equality of Group Means

Tests of Equality of Group Means					
	Wilks' Lambda	F	df1	df2	Sig.
Csr7	.994	.291	1	51	.592
labeling	.949	2.739	1	51	.104
knowing	.983	.880	1	51	.353
service	.989	.561	1	51	.457
image	.998	.109	1	51	.743
religion	.993	.370	1	51	.546

From the equality test of the mean of two data group, the hypotheses can be tested. The hypotheses are formed to answer the research objectives. There are six hypotheses for the research with the level of significance $\alpha = 0,05$ (5%)

- a. Corporate social responsibility
 - $H_0: \mu$ Islamic banking = μ non-islamic banking = 0: there is no difference of corporate social responsibility on consumer choice between islamic banking and non-islamic banking.

- $H_a: \mu \text{ Islamic banking} \neq \mu \text{ non-islamic banking} \neq 0$: there is difference of corporate social responsibility on the consumer choice between islamic banking and non-islamic banking.
 - The value of Wilk's lambda is 0.994 and F test is 0.291 and the level of significance 0.592.
 - H_0 is accepted and H_a is rejected so there is no difference of corporate social responsibility on the consumer choice between Islamic banking and non-islamic banking.
- b. Islamic labeling
- $H_0: \mu \text{ islamic banking} = \mu \text{ non-islamic banking} = 0$: there is no difference of islamic labeling on consumer choice between islamic banking and non-islamic banking.
 - $H_a: \mu \text{ Islamic banking} \neq \mu \text{ non-islamic banking} \neq 0$: there is difference of islamic labeling on the consumer choice between islamic banking and non-islamic banking.
 - The value of Wilk's lambda is 0.949 and F test is 2.739 and the level of significance 0.104
 - H_0 is accepted and H_a is rejected so there is no difference of islamic labeling on the consumer choice between islamic banking and non-islamic banking
- c. Consumer knowledge
- $H_0: \mu \text{ islamic banking} = \mu \text{ non-islamic banking} = 0$: there is no difference of consumer knowledge on consumer choice between islamic banking and non-islamic banking.
 - $H_a: \mu \text{ islamic banking} \neq \mu \text{ non-islamic banking} \neq 0$: there is difference of consumer knowledge on the consumer choice between islamic banking and non-islamic banking.
 - The value of Wilk's lambda is 0.983 and F test is 0.880 and the level of significance 0.353
 - H_0 is accepted and H_a is rejected so there is no difference of consumer knowledge on the consumer choice between islamic banking and non-islamic banking
- d. Customer service
- $H_0: \mu \text{ islamic banking} = \mu \text{ non-islamic banking} = 0$: there is no difference of customer service on consumer choice between islamic banking and non-islamic banking.
 - $H_a: \mu \text{ islamic banking} \neq \mu \text{ non-islamic banking} \neq 0$: there is difference of customer service on the consumer choice between islamic banking and non-islamic banking.
 - The value of Wilk's lambda is 0.989 and F test is 0.561 and the level of significance 0.457.
 - H_0 is accepted and H_a is rejected so there is no difference of customer service on the consumer choice between islamic banking and non-islamic banking.
- e. Corporate image
- $H_0: \mu \text{ islamic banking} = \mu \text{ non-islamic banking} = 0$: there is no difference of corporate image on consumer choice between islamic banking and non-islamic banking.
 - $H_a: \mu \text{ islamic banking} \neq \mu \text{ non-islamic banking} \neq 0$: there is difference of corporate image on the consumer choice between islamic banking and non-islamic banking.
 - The value of Wilk's lambda is 0.998 and F test is 0.109 and the level of significance 0.743.
 - H_0 is accepted and H_a is rejected so there is no difference of corporate image on the consumer choice between islamic banking and non-islamic banking.
- f. Religion
- $H_0: \mu \text{ islamic banking} = \mu \text{ non-islamic banking} = 0$: there is no difference of religion on consumer choice between islamic banking and non-islamic banking.
 - $H_a: \mu \text{ islamic banking} \neq \mu \text{ non-islamic banking} \neq 0$: there is difference of religion on the consumer choice between islamic banking and non-islamic banking.
 - The value of Wilk's lambda is 0.993 and F test is 0.370 and the level of significance 0.546.
 - H_0 is accepted and H_a is rejected so there is no difference of religion the consumer choice between islamic banking and non-islamic banking.

From the above explanation, it can be drawn a conclusion that there is no difference between two groups of islamic banking choice and non-islamic banking choice.

Wilk's lambda

Wilk's lambda is the proportion of the total variance in the discriminant scores not explained by differences among the groups. Table 3 shows that 91.4 % of the variance is not explained by group

differences. Lambda is used to test the null hypothesis that the means of the entire variable across groups are equal and provides little information regarding the success of the model for classifying cases. As a test of its size, lambda is transformed to a variable with an approximate chi-square distribution. Here the chi-square is 4.293, indicating no significant difference between the two group centroids (the means of six variable simultaneously).

Conclusion

The study shows that there is no difference between the consumer choice between Islamic banking and non-Islamic banking. The results showed that the choice between non-Islamic banking and Islamic banking is not distinguished by the variables of Islamic labeling, consumer knowledge, customer service, company image, and religion. Consumer choice on both banks is based on other aspects. Variable labeling Islam is not a reason for consumers to choose the Islamic bank. Consumers who hold Islam also does not choose Islamic bank. It is also with the variables of customer service, company image, and implementation of corporate social responsibility are not considered to choose a bank either Islam or Islamic banks. This research suggests that consumers have a common perception that both Islamic banks and non-Islamic banks do not have a difference in providing services, company image and implementation of CSR within the company.

Banking strategy in the current era come into a fairly intensive challenge. Many players in the banking industry have been aware that the implementation of variables in this research, particularly customer service, company image, the implementation of corporate social responsibility has become a necessity to be a business strategy. Orientation is no longer directed to competitors but actually serving the consumer. Business strategy in the banking industry tend to be generic, because this strategy is easily imitated by other service provider business. Strategy becomes mandatory for all banks because of service and the implementation of the strategy must be run well. Banking does not only provide the services of a general nature, but also includes the implementation of corporate social responsibility.

In addition, an interesting choice of conventional banks has been more previous so they can offer some services to accommodate the needs of consumers. However, Islamic banks have also begun to promote themselves by offering services that are also superior. The offering of Islamic bank services has a number of advantages that may not be possessed by conventional banks in general. Therefore, each bank has an advantage that can offset each other.

Consumers who participated in the research embraced Islam, but this factor does not make a guide for individuals to choose services to meet consumer needs. There are aspects of rationality here that the choice of both conventional and Islamic banks are considered the same and each has advantages and disadvantages. This is a challenge for banks to continue to develop a strategy that has aspects of differentiation due to the superior aspect of differentiation will be the main choice. Based on respondent feedback, there are a number of services that can be noticed by consumers such as ease of use of technology in banking services, the presence of automatic teller machine, easily accessible and can quickly respond to customer issues.

6. The Limitation of the Study and the Recommendation for Further Research

This study has a limitation. The respondents used in this research consist of the majority of students. It explains that they are students that have a limited capability to choose which of the best bank offering. They argue that both islamic bank and non-islamic bank is indifferent. For further research, the respondent can be a worker who has a previous experience and has an ability to consider bank quality.

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Economic Review, No 215, March 2009.



Welcoming Message from the Vice Chancellor University of Malaya

Assalaamualaikum and Good morning

A very warm welcome to all the participants, and for our foreign delegates, Selamat Datang to Malaysia, "Truly Asia".

In the recent years the world has witnessed the emergence of new power in the Islamic world. In past years, Islam, in the economic context, has been associated largely with the oil rich Middle Eastern region, but it is now emerging as an economic force to be reckoned with. The growing development and prosperity of many Islamic countries has, as its concomitant, an increasing demand for products and services with considerable potential for further growth. The world is coming to realize that the western marketing model is less well equipped to compete with the ever increasing desire of Muslim consumers to live their daily lives guided by the Quran and the Hadith. This is becoming very apparent. We are currently witnessing a massive and worldwide proliferation of Islamic products and services such as Islamic banking and finance, Halal consumerism and Shariah compliant hotels.

Despite being a small Muslim nation, Malaysia is at the forefront of the development of Islamic consumerism. The country is active in the areas of Islamic finance and banking as well as making itself a hub for Halal products and services. Malaysia has been quick to respond to these market changes. The University of Malaya itself is responding to the current needs of Islamic knowledge in the area of Islamic marketing and branding. I feel extremely proud that the Faculty of Business and Accountancy has risen to the challenge to organize this unique conference. I am made to understand that this is the first conference organized in the world with the theme of "Islamic Marketing and Branding".

The Islamic world is not homogenous. Many of the Islamic countries vary in their understanding and practice of Islam. There are different sects of Islam all of which practise some of their unique cultures. However, today's globalization is not only applicable to the world in general, but also to the Islamic world. There is an urgent need for Muslims to identify the common values and practices within the Islamic world. There are many emerging

issues that require ijthah, which is the consensus agreement of our Islamic experts. From this, policies and regulations could then be agreed which could be applicable to the globalized Islamic world. Thus, this conference, the first Islamic Marketing and Branding Conference, provides an excellent platform for all the stakeholders of Islamic consumerism to discuss the issues and challenges that are pertinent to Islamic marketing and branding.

I hope all of you will seize this opportunity to sharpen and increase our knowledge in the field of Islamic marketing and branding during these two days of conference.

We warmly welcome our foreign participants. Despite your busy schedule, please avail yourselves of the opportunity afforded by your visit to experience something of the colour and variety of Malaysia before returning to your countries.

Thank you.



Professor Datuk Dr. Ghauth Jasmon
Vice Chancellor
University of Malaya
50603 Kuala Lumpur
MALAYSIA



Welcoming Message from the Dean Faculty of Business and Accountancy UM / Conference Advisor

Assalamualaikum and good morning.

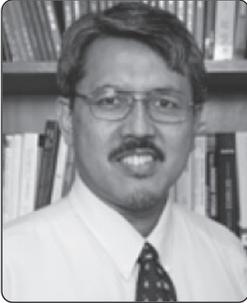
It is my greatest pleasure to welcome all the participants to the 1st International Conference on Islamic Marketing and Branding (ICIMB) that is organized by the Faculty of Business and Accountancy, University of Malaya. This conference is unique and timely. It is unique for being the pioneer in exploring the issues and challenges in Islamic marketing and branding. At the same time, it is timely as there are genuine demands and healthy development in Islamic consumerism worldwide. As the understanding of Islamic consumerism on products and services is still fragmented, the conference of this kind provides an excellent platform for all relevant stakeholders-researchers, scholars and practitioners-to acquire and exchange their knowledge in Islamic marketing and branding.

This conference is not possible without the support we receive from so many people. First and foremost, I would like to thank the organizing committee for working so hard in the last few months to ensure the success of this conference. My sincere gratitude also extends to our international collaborators for offering and sharing their expertise in Islamic marketing and branding. Their presence and collaboration have raised the image, profile as well as the quality of this conference. Not to be forgotten are our sponsors who support financially the organization of this conference.

We hope that all of us will gain invaluable experience from this conference that we could later share with others, so that the issues of Islamic consumerism especially pertaining to marketing and branding are better understood and accepted worldwide.

A handwritten signature in black ink, appearing to read 'Fazilah'.

Prof. Madya Dr. M. Fazilah Abdul Samad
Dean,
Faculty of Business & Accountancy
University of Malaya
50603 Kuala Lumpur



Welcoming Message from the Conference Chair

On behalf of the organisers of the 1st International Conference on Islamic Marketing and Branding (ICIMB) and the Faculty of Business and Accountancy, University of Malaya, it is my great pleasure to welcome you to the 1st ICIMB 2010. This is a special conference that is dedicated to Islamic marketing, a niche, yet intriguing and important area in marketing. This conference serves as the foundation for businesses and stakeholders via the sharing of viewpoints, ideas, and information as well as addressing the new dynamics that are likely to shape the strategic agenda for the development of Islamic Marketing and Branding.

I would like to express my gratitude to our Honorary Director - Professor TC Melewar from Brunel Business School, London, and Associate Director - Professor Cedimir Nestorovic from ESSEC Business School, Paris for their effort in promoting our conference to international participants and opening publication opportunities in the Journal of Business Ethics and Journal of Brand Management.

I would also like to extend my thanks to Dr Bakr Ahmad Alserhan, the chief editor of the Journal in Islamic Marketing for another publication opportunity in the journal.

To all the organising committee members, my deepest appreciation goes to your endless effort in ensuring the conference is successful, and that my prayers are always with you.

Last but not least, I hope this conference provides an opportunity for you to initiate ideas and move forward in your research and career. I wish you all the best and may the conference be a memorable and enjoyable experience!

Professor Dr. Md. Nor Othman
Head, Department of Marketing
Faculty of Business & Accountancy
University of Malaya
50603 Kuala Lumpur

ICIMB 2010 COMMITTEE MEMBERS

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1ST INTERNATIONAL CONFERENCE IN ISLAMIC MARKETING AND BRANDING

DAY 1: 29 NOVEMBER 2010

PLENARY SESSION 1 - RESEARCH IN ISLAMIC MARKETING (11.00 a.m. – 12.45 p.m.)

Name	Company	Designation
Prof Dr T C Melewar	Brunel Business School Brunel University, UK	Professor of Marketing and Strategy
Prof Dr Cedomir Nostorovic	Essec Business School, France	Professor of Marketing
Dr Bakr Ahmad Alserhan	United Arab Emirates University, UAE	<ul style="list-style-type: none"> • Assistant Professor of Marketing and Management • Editor of Journal of Islamic Marketing

DAY 2: 30 NOVEMBER 2010

PLENARY SESSION 2 - MARKETING OF ISLAMIC PRODUCTS (9.00 a.m. – 10.30 a.m.)

Name	Company	Designation
Darhim Dali Hashim	International Halal Integrity Alliance	Chief Executive Officer
Izham Mohamed	Nestle (Malaysia) Bhd	Executive Director, Food - Malaysia and Singapore
Leonard Ariff Abdul Shatar	Chemical Company of Malaysia Berhad (CCM)	<ul style="list-style-type: none"> • Chief Executive Officer of CCM Duopharma Biotech Berhad • Director of CCM Pharmaceuticals Division
Y.Bhg. Dato Seri Jamil Bidin	Halal Industry Development Corporation (HDC)	Chief Executive Officer

PLENARY SESSION 3 - MARKETING OF ISLAMIC SERVICES (11.00 a.m. – 12.45 p.m.)

Name	Company	Designation
Tuan Haji Ahmad Ruzman AMP	Lembaga Tabung Haji	General Manager – Domestic Operations
Nor Alida Yahya	Kuwait Finance House (Malaysia) Berhad	Head - Product Development and Marketing Department, Finance and Corporate Services Group
Shahril Simon	CIMB Islamic	Head, Group Asset Management

CONFERENCE PROGRAM

DAY 1: MONDAY, 29 NOVEMBER 2010

08.00 – 09.00	Conference Registration			
09.00 – 10.30	Welcome and Opening Ceremony (Ballroom A)			
10.30 – 11.00	Morning Coffee Break			
11.00 – 12.45	Plenary Session 1: Research in Islamic Marketing (Ballroom A)			
12.45 – 14.00	Conference Lunch (Ballroom C)			
14.00 – 15.30	Parallel Session 1 (Paper Presentations)			
	Track 1 (Ballroom)	Track 2 (Melur)	Track 3 (Kenanga)	Track 4 (Tanjung)
15.30 – 16.00	Evening Tea Break			
16.00 – 17.30	Parallel Session 2 (Paper Presentations)			
	Track 5 (Ballroom)	Track 6 (Melur)	Track 7 (Kenanga)	Track 8 (Tanjung)
17.30	End of Day 1			

DAY 2: TUESDAY, 30 NOVEMBER 2010

09.00 – 10.30	Plenary Session 2: Marketing of Islamic Products (Ballroom A)			
10.30 – 11.00	Morning Coffee Break			
11.00 – 12.45	Plenary Session 3: Marketing of Islamic Services (Ballroom A)			
12.45 – 14.00	Conference Lunch (Rooms: Bunga Raya & Anggerik)			
14.00 – 15.30	Parallel Session 3 (Paper Presentations)			
	Track 9 (Ballroom)	Track 10 (Melur)	Track 11 (Kenanga)	Track 12 (Tanjung)
15.30 – 16.00	Evening Tea Break			
16.00 – 17.30	Parallel Session 4 (Paper Presentations)			
	Track 13 (Ballroom)	Track 14 (Melur)	Track 15 (Kenanga)	
17.30	Closing Ceremony (Ballroom A)			

TRACK SCHEDULE

DAY 1, 29 November 2010, Time: 2.00-3.30pm

TRACK 1: MARKETING OF ISLAMIC BANKING AND FINANCIAL SERVICES

(VENUE: BALLROOM)

CHAIR: SHARIFAH LATIFAH SYED A. KADIR

No	Title of Paper	Author(s)
1	The Behavioral Sequence Of Islamic Banking Customers In Malaysia : A Relationship Marketing Perspective	*Nor Hashima Hashim, Sharifah Latifah Syed A. Kadir
2	Shari'a Compliant, Trust And Brand Equity Of Islamic Financial Services	*Suharni Maulan, Aliah Hanim Mohd. Salleh
3	Impact Of Religiosity On Buying Behavior Of Islamic Financial Products: A Case For A Multilevel Multi Country Analysis	*Farhana Newaz, Revti Raman, Kim-Shyan Fam
4	Corporate Image And Customer Loyalty Of Islamic Banks From Malaysian Perspectives	*Ismah Osman, Kalthom Abdullah, Nurdianawati Irwani Abdullah, A.K.M. Ahasanul Haq

TRACK 2: ISLAMIC BRANDING IDENTITY, IMAGE AND REPUTATION

(VENUE: MELUR)

CHAIR: JONATHAN WILSON

No	Title of Paper	Author(s)
1	Study Of Determinants For The Choice Between Islamic Brand And Non-Islamic Brand: The Case Of Banking	*Iin Mayasari
2	Islamic Branding-Identity, Image And Reputation	*Mohsina Fatema
3	Religious Sensitivity Issues On Brand Resonance: A Conceptual Study Of Fast Food Industry In Malaysia	*Rozita Hj. Naina Mohamed, Norzaidi Mohd Daud
4	Why Halal Causes Brands Trouble?	*Jonathan A.J. Wilson, Jonathan Liu

DAY 1, 29 November 2010, Time: 2.00-3.30pm

TRACK 3: CONSUMER BUYING BEHAVIOUR IN ISLAMIC CONTEXT

(VENUE: KENANGA)

CHAIR: BAKR AHMAD ALSERHAN

No	Title of Paper	Author(s)
1	Factor Influencing Malay Muslim Consumers' To Purchase Foreign Goods: A Structural Equation Modeling Approach Religiosity And Ethnocentrism Perspectives	*Ahasanul Haque, Sabbir Rahman, Mohd Ismail Sayyed Ahmad
2	Religious Orientation And Market Mavens: The Mediation Role Of Self-Esteem & Uniqueness	*Hesham Fazel, Muralidharan Etayankara
3	What Does The Consumer Subculture Connote? An Islamic Perspective	Izzudin Busnaina, *Jamal M Youssef, Tony Woodall
4	Consumption Of Functional Food Model For Malay Muslims In Malaysia	*Siti Hasnah Hassan

TRACK 4: ISLAMIC MARKETING MIX

(VENUE: TANJUNG)

CHAIR: ASAHANUL HAQ

No	Title of Paper	Author(s)
1	Islamic Banking: Capabilities, Brand And Satisfaction	*Norbani Che Ha, Hanny Nasution, Mohd Edil Abdul Shukor
2	Cause Related Marketing: Consumers' Perception And Benefits For Profit Organization And State Islamic Religious Council In Developing Waqf Institutions	Mohamed Hisham Hanifa, *Muhammad Hisyam Mohamad, Anna Che Azmi
3	Halal Literacy And Digital Literacy Among Malaysian Consumers (Consumer/Mix)	Hifza Rahimah Ibrahim, *Suhaimi Abdul Rahman
4	Islamic Representation In Advertising In A Multi-Cultural Malaysia	*Hamisah Zaharah Hasan, Nabila Hajar Mohd Azmi

DAY 1, 29 November 2010, Time: 4.00-5.30pm

TRACK 5: ISLAMIC MARKETING MIX

(VENUE: BALLROOM)

CHAIR: NESTOROVIC CEDOMIR

No	Title of Paper	Author(s)
1	The Role Of Muslim Consumers' Perceived Understanding Of Halal Concept On The Importance And Usage Of Packaging Elements As Halal Indicators	*Nazlida Muhamad, Zainurin Dahari
2	The Effects Of Personality Factors On Sales Performance Of Takaful (Islamic Insurance) Agents In Malaysia	*Abdul Razak Kamaruddin, Fauzilah Salleh
3	The Concept Of Societal Marketing From Islamic Perspective	Noorizan Maat Saad, *Siddig Balal Ibrahim, Tajul Ariffin Masron
4	Marketing Mix Planning In Islamic Countries: The Case Of Beem Company In Iran	Mohammad Hossein Askariazad, Mohammad Ali Sharifian, *Maria Yousefian

TRACK 6: ISLAMIC BRANDING IDENTITY, IMAGE AND REPUTATION

(VENUE: MELUR)

CHAIR: TC MELEWAR

No	Title of Paper	Author(s)
1	In Search Of Identity: Developing An Islamic Hospitality Branding Model	*Bakr Ahmad Alserhan
2	Identity In Islamic Clothing – A Moroccan Example	*Aisha Wood Boulanouar
3	An insight into the brand-conscious Saudi generation of 'Drifters'	*Jonathan A.J. Wilson Ali H. AIMakrami
4	Assessment Of Consumers' Confidence On Halal Labeled Manufactured Food In Malaysia	*Golnaz Rezai, Zainalabidin Mohamed, Mad Nasir Shamsudin

DAY 1, 29 November 2010, Time: 4.00-5.30pm

**TRACK 7: CONSUMER BUYING BEHAVIOUR IN
ISLAMIC CONTEXT**

(VENUE: KENANGA)

CHAIR: FAROOQ HAQ

No	Title of Paper	Author(s)
1	Exploring The Antecedent And Consequences Of Consumer Decision-Making Styles From The Perspective Of The Largest Muslim Population In The World: Indonesia	*Arief Budiman, Aron O'cass
2	Marketing Indian Medical Tourism To Muslim Patients In An Islamic Way	Anita Medhekar, *Farooq Haq
3	Customers' Attitude And Purchase Intention Toward Diminishing Partnership Home Financing In Malaysia: A Structural Equation Modeling Approach	*Dzuljastri Abdul Razak, Muhamad Abduh
4	Proposed Scale To Measure Islamic Religiosity	*Mariam Abou Youssef, Ehab Abou-Eish

**TRACK 8: CONSUMER BUYING BEHAVIOUR IN
ISLAMIC CONTEXT**

(VENUE: TANJUNG)

CHAIR: OGUZHAN AYGOREN

No	Title of Paper	Author(s)
1	Practicing Halal Among Modern Malay Muslim Women (MMW)	*Rosnawati Hussin
2	Effects Of Religion On Consumer Behavior: A Review And A Framework	*Oğuzhan Aygören
3	Shoplifting In Islamic Context: What We Can Do To Control?	*Amal Abdelhadi, Mohammed Rawwas, Suddin Lada
4	Conspicuous Consumption: A Comparative Study Between Muslim And Non-Muslim	Zailin Zainal Ariffin, Md. Nor Othman, *Norbani Che-Ha

DAY 2, 30 November 2010, Time: 2.00-3.30pm

**TRACK 9: CONSUMER BUYING BEHAVIOUR IN
ISLAMIC CONTEXT**

(VENUE: BALLROOM)

CHAIR: TC MELEWAR

No	Title of Paper	Author(s)
1	Consumer Perception and Behaviour towards Halal Food Consumption	Md. Nor Othman, *Azura Hanim Hashim
2	An Exploratory Study of the Relationship between Materialism and Food Consumption in Young Consumers: Tarbiyah and the Mediating Role of Parents	Hagar Adib, *Noha El-Bassiouny
3	The Mediating Role of Guilt on Religiosity Dimensions and Consumer Ethics	*Noor Hazarina Hashim, Abou Bakar, Richard Lee
4	Religion, Religious Orientation And Its Relationship On Aspects Of Consumer Behaviour	*Oriah Hj Akir

TRACK 10: ISLAMIC MARKETING MIX

(VENUE: MELUR)

CHAIR: DALIA ABDEL RAHMAN FARRAG

No	Title of Paper	Author(s)
1	Marketing Halal Pharmaceutical Products: The Case Of Chemical Company Malaysia Bhd	*Shahidan Shafie, Md Nor Othman
2	The Effects Of Negative Publicity On Celebrity Endorser Credibility And Advertising Effectiveness: Empirical Investigation On Muslim Consumers	*Mazzini Muda, Rosidah Musa, Lennora Putit
3	Behavioral Responses To Sales Promotion: A Study Of Muslim Consumers In Egypt	*Dalia Abdel Rahman Farrag
4	The Value Of Embedded Premium Promotion In Islamic Marketing And Branding	*Suzana Md Samsudi, Kim-Shyan Fam, Joanna Scott-Kennel

DAY 2, 30 November 2010, Time: 2.00-3.30pm

TRACK 11: ISLAMIC BRANDING IDENTITY, IMAGE AND REPUTATION

(VENUE: KENANGA)

CHAIR: BAKR AHMAD ALSERHAN

No	Title of Paper	Author(s)
1	A View Of Muslim Consumer-Based Brand Equity: The Elephant In The Room	Ali Almakrami, *Jonathan A. J. Wilson
2	Dissection Of Islamic Hospitals Using The Donabedian's SPO Model: The Perfect Branding For The 'Ummah	*Ahmad Ezainuddin Badarudin, Zaini Abdullah, Azizan Abdullah
3	Marketing Islamic Banking Products In Malaysia	*Azian Madun, Yusniza Kamarulzaman
4	Customer's Criteria For Selecting An Islamic Bank: Evidence From Pakistan	*Hayat Muhammad Awan, Khuram Shahzad Bukhari

TRACK 12: ISLAMIC TOURISM MARKETING

(VENUE: TANJUNG)

CHAIR: GHAZALI MUSA

No	Title of Paper	Author(s)
1	The Role Of Partnerships In Marketing Islamic Spiritual Tourism	*Farooq Haq
2	The Involvement Of Travel And Tour Businesses In Engaging Travel Packages Towards Islamic Tourism	*Nor Asmalina Mohd Anuar, Ahasanul Haque
3	The Impact Of Destination Attributes On Muslim Tourist's Choice	*Mohamed Kamal Battour, Mohd Nazari Ismail, Idris Abdelgawad Elhabony
4	"Mamak Teh Tarik Satu!": Who Are The Clientele	*Kartina Abu Bakar, Farinda Abdul Ghani

DAY 2, 30 November 2010, Time: 4.00-5.30pm

TRACK 13: ISLAMIC MARKETING MIX

(VENUE: BALLROOM)

CHAIR: NOHA EL-BASSIOUNY

No	Title of Paper	Author(s)
1	The One-Billion-Plus Marginalization: Toward An Enlightened Dialogue With The Islamic World	*Noha El-Bassiouny
2	Measuring Compliance With Islamic Law On The Moderating Effects Of Gender And The Relationship Between Trust, And Loyalty In Islamic Hospital	*Ririn Tri Ratnasari
3	Consumer Animosity Towards USA Brands: The Case Of Young Penang Malay Muslims	*Teo Poh Chuin, Osman Mohamad
4	Buying Behavior Of Uyghur Muslims In China For Halal Products: Global Marketing Implications	*Buerhan Saiti, Md Nor Othman

TRACK 14: ISLAMIC MARKETING MIX

(VENUE: MELUR)

CHAIR: NESTOROVIC CEDOMIR

No	Title of Paper	Author(s)
1	Factors Affecting The International Performance Of Malaysian-Based Halal Food Industries	*Noor Azlin Ismail, Zainal Abidin Mohamed, Jegak Uli
2	PEST Analysis In An Islamic Environment	*Nestorovic Cedomir
3	Non- Muslim Consumer Behavior Toward Halal Restaurants In Malaysia	Yusniza Kamarulzaman, *Angela Ho Suet Fong
4	The Authoritativeness Of Al-'Urf In Determining The Status Of Halal In Food Industry	*Suhaimi Ab Rahman, Mohd Zhafran Helmi Mokhtarudin, Hifza Rahimah Ibrahim

DAY 2, 30 November 2010, Time: 4.00-5.30pm

**TRACK 15: MARKETING OF ISLAMIC BANKING AND
FINANCIAL SERVICES**

(VENUE: KENANGA)

CHAIR: RUSNAH MUHAMAD

No	Title of Paper	Author(s)
1	Corporate Ethical Identity And Islamic Financial Institutions	*Rusnah Muhamad, Azura Omar, Sharifah Faridah Syed Alwi, TC Melewar
2	Marketing Of Islamic Banking And Financial Services In Europe Demand Side Analysis – Case Of Switzerland	*Khalidoun Dia-Eddine
3	The Influence Of The Manager's Understanding On Sharia Accounting Standard, The Role Of The Sharia Supervisory Board And The Quality Of Financial Statement On Customer Loyalty	*Arim Nasim
4	Islamic Paradigm Of Corporate Accountability	Nor Azzah Kamri, *Ervina Alfian, Haslida Abu Hasan



**UNIVERSITY
OF MALAYA**

Certificate of Appreciation

This is to certify that

lin Mayasari

has participated as

Paper Presenter

at the

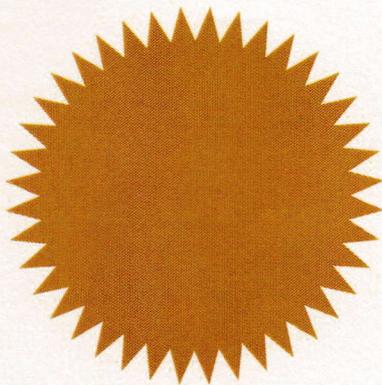
**1st International Conference
on Islamic Marketing and Branding**

held at

Kuala Lumpur, Malaysia

on

November 29-30, 2010



Assoc. Prof. Dr. M. Fazilah Abdul Samad
Dean
Faculty of Business & Accountancy
University of Malaya

Professor Dr. Md. Nor Othman
Chairman
1st International Conference
on Islamic Marketing and Branding
University of Malaya

Permission Letter
ST-043/AR/UPM/XI/10

On behalf of Rector of Paramadina University, Deputy Rector For Academics and Research, assigns :

Name : Mrs. Iin Mayasari, DR
Title : Lecturer
Address : Paramadina University
Jalan Gatot Subroto Kav. 97
Mampang, Jakarta 12790, Indonesia
Occasion : 1st International Conference on Islamic Marketing and Branding
Exploring Issues and Challenges, on title of Paper "Study of
Determinants For The Choice Between Islamic Brand and Non
Islamic Brand: The Case of Banking"
Host Institution : University of Malaya
Schedule : 29th - 30th November 2010
Venue : Best Western Premier Seri Pacific Hotel Kuala Lumpur
Malaysia

Jakarta, November 23, 2010

Approve by,

Acknowledged by,


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Totok Amin Soefijianto, Ed.D.
Deputy Rector For Academics and Research

Host Institution

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HRD Manager
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