



**FACTOR THAT INFLUENCES CUSTOMERS' PERCEPTION TOWARDS ISLAMIC
BANKING FACILITIES**

MUHAMMAD SHAHRUL ZAWAWI BIN KAMARUDDIN

2011200742

MUHAMAD HAFIZUDDIN BIN JA'APAR

2011666134

BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

MALACCA CITY CAMPUS

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DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MALACCA CITY CAMPUS
“DECLARATION OF ORIGINAL WORK”**

MUHAMMAD SHAHRUL ZAWAWI BIN KAMARUDDIN 920428015003
MUHAMAD HAFIZUDDIN BIN JA'APAR 920322016307

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, any locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent works and investigations, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

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Date: _____

LETTER OF SUBMISSION

2ND JULY 2014

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi Mara
Malacca City Campus
110 Off Jalan Hang Tuah
75300 Melaka.

Dear Sir / Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled 'FACTOR THAT INFLUENCE CUSTOMERS' PERCEPTION TOWARDS ISLAMIC BANKING FACILITIES' to fulfil the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

MUHAMMAD SHAHRUL ZAWAWI BIN KAMARUDDIN 2011200742

MUHAMAD HAFIZUDDIN BIN JA'APAR 2011666134

Bachelor of Business Administration (Hons) Finance

ABSTRACT

The purpose of this study is to analyse Factor that influences customers' perception towards Islamic banking facilities. For this study only 100 of respondents which are employees of Johor Land Berhad and Johor Silica Industries Sdn. Bhd were selected and act as respondent for this study. The objectives of this study are to examine if the factor of banks image and reputation, quality services and religiosity can influence customers' perception towards Islamic banking facilities. Other than that, this study also will identify which is most influence factor that contributed to the customers towards Islamic banking facilities. Besides that, this study is a quantitative research study whereby the findings of the study were analysed by using the Statistical Package for the Social Sciences (SPSS). Next, the data collected in this study is analyses by using frequency, descriptive analysis, reliability test, and Pearson correlation coefficient.

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