



**CONSUMER BEHAVIOR OF ISLAMIC BANK CUSTOMERS AT BANK RAKYAT JELAPANG
BRANCH, IPOH, MALAYSIA**

**NOR FATIN AMIRAH BINTI ABD RAZAK
2012302599**

**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (FINANCE)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
BANDARAYA MELAKA**

JANUARY 2015

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (FINANCE)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITY TEKNOLOGI MARA

“DECLARATION OF ORIGINAL WORK”

NOR FATIN AMIRAH BINTI ABD RAZAK
5202

I/C NO. 910421-08-

I hereby declared that:

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

Signature: _____

Date: _____

LETTER OF SUBMISSION

Miss Nor Fatin Amirah Binti Abd Razak

Faculty of Business Administration

Universiti Teknologi Mara

Kampus Bandaraya Melaka

December 2014

BBA (Hons) Finance Coordinator Program

Faculty of Business Administration

Universiti Teknologi Mara

Kampus Bandaraya Melaka

110, OFF Jalan Hang Tuah

75300 Melaka

DEAR SIR

SUBMISSION OF PROJECT PAPER (FIN 666)

Attached is the project paper title “**CONSUMER BEHAVIOR OF ISLAMIC BANK CUSTOMER AT BANK RAKYAT JELAPANG, IPOH, PERAK, MALAYSIA**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank

Yours Sincerely,

.....

Nor Fatin Amirah Binti Abd Razak

2012302599

Bachelor of Business Administration (Hons) Finance

TABLE OF CONTENTS

TITLE	Page
DECLARATION OF ORIGINAL WORK	ii
LETTER OF SUBMISSION	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS	v-vii
LIST OF TABLE	viii-ix
LIST OF FIGURE	x
LIST OF GLOSSARY	x
ABSTRACT	xi
1. CHAPTER 1 INTRODUCTION	
1.0 INTRODUCTION	1
1.0.1 Islamic Banking	1
1.1 BACKGROUND OF STUDY	3-4
1.1.1 Background of The Company (Bank Rakyat Jelapang)	5-6
1.2 PROBLEM STATEMENT	6-7
1.3 RESEARCH OBJECTIVE	7-8
1.4 RESEARCH QUESTION	8
1.5 Theoretical framework	8-9
1.6 HYPOTHESIS	10
1.6.1 Hypothesis 1	10
1.6.2 Hypothesis 2	10
1.6.3 Hypothesis 3	11
1.7 SCOPE OF STUDY	11
1.8 SIGNIFICANT OF STUDY	11-12
1.8.1 To The Islamic Banking In Malaysia	11
1.8.2 To The Researcher	12
1.8.3 To The Customer	12

ABSTRACT

This study investigates the consumer behaviour of Islamic bank customers at Bank Rakyat Jelapang Branch, Ipoh, Malaysia. It includes determination of factors that influence consumer behavior among customers. Several factors were established which were customer awareness, customer satisfaction, and bank selection criteria. The data was collected from a sample of 100 customers of Bank Rakyat Jelapang through questionnaire. The data was analysed by using SPSS version 20.0. The data analysis such as descriptive, reliability and regression were used to achieve the objective of this research. It was found that the high level of Consumer behavior of Islamic bank customer at Bank Rakyat Jelapang. All of the determinants or factor had the significant relationship toward consumer behavior of customers and most significant factor that influence consumer behavior of customers was bank selection criteria.