A STUDY ON CONSUMERS’ PREFERENCE TOWARDS ISLAMIC BANKING SERVICES: AN EMPIRICAL INVESTIGATION IN MERSING, JOHOR

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JUNE 2015
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Submitted in Partial Fulfillment of the Requirement for the Bachelor of Business Administration (Hons) Islamic Banking

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DECLARATION OF ORIGINAL WORK

I’m Zayanahusna Binti Idris, (I/C Number) : 920220-01-5258

Here by, declare 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 any other degrees.

• This project paper is the result of my independent work and investigation, except where otherwise stated.

• All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _______________   Date: _________________
LETTER OF SUBMISSION

JUNE 2015

The Head of Program,
Bachelor of Business Administration,
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Dear Sir / Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled ‘A STUDY ON CONSUMERS’ PREFERENCE TOWARDS ISLAMIC BANKING SERVICES: AN EMPIRICAL INVESTIGATION IN MERSING, JOHOR’ to fulfill the Requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

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ABSTRACT

The Malaysian Islamic banking sector, with 13% share of the total global Islamic banking assets, has continuously outperformed the conventional banking sector with average annual asset growth rate of 18.6% between 2008 and 2012, while conventional banking grew at 9.3% for the same period (The Star Online, 2014). This study, will determine the factors that influence consumer in choosing Islamic banking services in area of Mersing, Johor. This research paper aims to investigate the consumer perception, convenience of services, ethical organization and Islamic branding towards Islamic banking services. Data will be collected with total number of 160 questionnaires. A structural questionnaire is constructed to collect data to answer the research questions as being framed on related affective factors that influence consumers’ preference towards Islamic banking services in Mersing, Johor. The questionnaire used close-ended questions which is Likert-scale. In this study, we have employed reliability analysis, descriptive analysis, correlation analysis and regression analysis.

Keywords – Islamic branding, perception of services, convenience of services, ethical organization, consumers’ preference.