THE FACTOR THAT INFLUENCES CONSUMER ON PATRONIZATION OF ISLAMIC BANK

NORSAKINAH BINTI ABDUL NASIR 2013482432

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

FACULTY OF BUSINESS MANAGEMENT
UiTM, JOHOR

JUNE 2015
DECLARATION OF ORIGINAL WORK

BACHELOR OF BUSINESS ADMINISTRATION
(HONS) ISLAMIC BANKING
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
JOHOR

“DECLARATION OF ORIGINAL WORK”

NORSAKINAH BINTI ABDUL NASIR 2013482432

Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally overseas and is not being concurrently submitted for this degree or any other degrees

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

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

Signature: ___________________________ Date: ___________________________

NORSAKINAH BINTI ABDUL NASIR 2013482432
LETTER OF SUBMISSION

JUNE 2015

The Programme Coordinator
Bachelor of Business Administration (Hons) Islamic Banking
Faculty of Business Management
Universiti Teknologi MARA
85009 Segamat
Johor.

Dear Sir/Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “THE FACTOR THAT INFLUENCES CONSUMER ON PATRONIZATION OF ISLAMIC BANKING” to fulfil the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.
Yours sincerely,

____________________
NORSAKINAH BINTI ABDUL NASIR    2013482432

Bachelor of Business Administration
(Hons) Islamic Banking
“In the name of ALLAH, the most gracious and merciful”

Assalamualaikum warahmatullahi wabarakatuh,

Syukur Alhamdulillah, my highest praise to ALLAH S.W.T for the blessing and giving me the strength and good health throughout this semester to complete this project paper. It would be impossible for me to spent time to complete this study without the grace and help of ALLAH S.W.T.

First of all, I would like to express the deepest appreciation to my advisor, Mrs. Mardziyana binti Mohamad Malom for his kind guidance, supports, criticism and advice in preparing this project paper. An appreciation and thanks also goes to my second examiner for her effort and contribution in preparing and completing this project paper.

In addition, I would like to dedicate my special thanks to my family, my lecturers, and my friends for the support and guidelines. Without the generous help of these individuals, this final project paper would not have been possible to complete well.

Last but not least, without forgetting, I would like to express my gratitude and appreciation to everyone that were directly or indirectly involved in supporting me to complete this study at the time given.

Thank you.

Yours sincerely,

____________________
NORSAKINAH BINTI ABDUL NASIR  2013482432
ABSTRACT

THE FACTOR THAR INFLUENCES CONSUMER ON PATRONIZATION OF ISLAMIC BANK

Malaysia had been practicing Islamic banking in 1983 due to establishment of Bank Islam Malaysia Berhad and Islamic Banking Act. Nowadays, Malaysia become a leader and role model to others countries that also that had implementing Islamic banking for a long time before Malaysia. Islamic banking Industry in Malaysia is slowly growing gradually but it management and operation is systematic and efficiently than other country nevertheless, Malaysia is become the first country that issue the first Sukuk in the world. Islamic banking in Malaysia is surviving its existence by competing with its counterpart of the conventional banking system. This is because, conventional banking has been deeply rooted in the world and Malaysia itself. The main objective of this research is to study the factor that influences consumer on patronization of Islamic bank. 115 questionnaires will be distributed to anyone that patronage Islamic bank. Considering this objective, there is independent variables in the theoretical framework to explain the decision of patronization of Islamic bank. The expected finding of this study will indicate the variable is significant with dependent variable. The data will be analyse by SPSS system.