



UNIVERSITI TEKNOLOGI MARA

UNDERSTANDING THE ATTITUDE OR BEHAVIOR OF TABUNG HAJI'S
DEPOSITORS : A STUDY AT KOTA KINABALU

RAHMAYANTI BINTI KAMARUDDIN

2010266596

BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (ISLAMIC BANKING)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
SHAH ALAM

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ABSTRACT

Malaysian government had decided to start the *Lembaga Tabung Haji* (LTH) as a financial institution develop for Malaysian Muslim who undertaking the pilgrimage to Mecca and Medina. But it also become one of the alternative for the depositor to places their money to invest in the Islamic market. As this financial institution started, thus, the growth of other Islamic financial institution emerges as fast as the increasing the number of Muslims and their awareness of Islamic values led to greater demand for Islamic bank interest-free product. Therefore, this study is conducting to determine the factor that influencing the changes on the attitude of the *Tabung Haji* depositors in terms of their investment behavior, liquidity behavior and their perception. This study used questionnaire that had distributed to 150 respondents among the *Tabung Haji's* customers at Kota Kinabalu and be analyzed using Statistical Packages for Social Sciences (SPSS). The result shows that all the variables have significant impact to influences the respondent's attitude.

Keywords: Attitude, behavior, investment, liquidity, perception, e-banking, ATM