

**A STUDY ON THE CUSTOMER'S PERCEPTION TOWARDS ISLAMIC HOME
FINANCING IN BANK ISLAM MALAYSIA**

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**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) ISLAMIC BANKING**

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
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**Submitted in Partial Fulfillment
Of the Requirement for the
Bachelor of Business Administration
(Hons) Islamic Banking**

**Faculty of Business Management
Universiti Teknologi Mara
Segamat, Johor.**

2015

BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
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DECLARATION OF ORIGINAL WORK

I, Nurul Hanani Binti Mohamed Raimi, (I/C Number: 920318-01-6646)

Hereby, declare that:

1. 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.
2. This project paper is the result of our independent work and investigation, except where otherwise stated.
3. All verbatim extracts have been distinguished by quotation marks and sources of our information have been specifically acknowledged.

Signature: _____

Date: _____

LETTER OF SUBMISSION

21th June 2015

The Head of Program

Faculty of Business Administration (Hons) Islamic Banking

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85009 SEGAMAT

JOHOR DARUL TAKZIM

Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled ‘A Study of Customer’s perception towards Islamic Home Financing in Bank Islam’ to fulfill the requirement as needed by the Faculty of Business Management, University Technology MARA.

Thank you.

Yours sincerely

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Nurul Hanani Binti Mohamed Raimi

Bachelor of Business Administration (Hons) Islamic Banking

ABSTRACT

Islamic Home Financing has been introduced and implemented in Bank Islam Malaysia Berhad (BIMB) since 1983. However, we do not know how far justification customer's perception of Islamic Home Financing in BIMB. This study deals with several factors namely knowledge, feeling and intention to use Islamic Home Financing in BIMB. To see how customer's perception towards Islamic Home Financing in BIMB, quantitative method has been used in this research. There are 100 questionnaires have been distributed to the respondent randomly. Researcher found that these three factors namely level of Knowledge, feeling and intention to use Islamic Home Financing in BIMB.

In order to achieve this research objective, researcher used F-Test (whole analysis), T-Test (partial analysis) and Pearson Correlation. Through F-Test, it can be identified that factor of level of knowledge, feeling and intention to use has a positive significant that influenced customer's perception towards Islamic home financing in Bank Islam.

Through T-Test, factors of independent variables that influenced customer's perception can be identified and measured. Pearson Correlation is used to identify positive significant relationship between independent variables and dependent variables.

From this research, Bank Islam can identify what are the factors that influenced customer's perception towards Islamic Home Financing. Based on data analysis received from the respondents who used Islamic Home Financing, it can identified that overall factors of level knowledge, feeling and intention to use gives positive significant influence to customer's perception towards Islamic Home Financing in Bank Islam.