

UNIVERSITI TEKNOLOGI MARA

**THE AWARENESS AND PRACTICES
CUSTOMERS' PREFERENCE ON
ISLAMIC VEHICLE FINANCING
AMONG STAFF IN UITM
PUNCAK ALAM**

SITI NUR AQILAH BINTI SUHAIMI

Academic Writing submitted in partial fulfilment of the
requirements for the
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AUTHOR’S DECLARATION

I declare that the work in this thesis was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the result of my own work, unless otherwise indicated or acknowledge as referenced work this thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Undergraduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

Name of Student : Siti Nur Aqilah binti Suhaimi
Student I.D. No. : 2015322861
Programme : Diploma in Muamalat – IC110
Faculty : Academy of Contemporary Islamic Studies
Thesis Title : The Awareness and Practices Customers’ Preference
on Islamic Vehicle Financing Among Staff in Uitm
Puncak Alam

Signature of Students :

Date : July 2018

ABSTARCT

In Malaysia, there are many product financing in banking institution that was provided vehicle product whether Islamic or conventional banking. The aim of this study is to know the level of customer understanding and awareness on Islamic vehicle financing, thus it will affect their selection on Islamic vehicle financing. This paper presents questionnaires survey among staff in UiTM Puncak Alam about knowledge of Islamic vehicle financing. The findings indicate that the customers are aware about existence of Islamic vehicle product and they also selected Islamic vehicle product as their car financing. However, they are not really understands about the concept in Islamic vehicle financing in terms of the difference between Islamic and conventional banking. This study offers to the banking institutions to be more effective in term of giving understanding to the customer about the difference concept between Islamic and conventional product, where to avoid the misunderstanding between both products.

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