



FACTORS THAT INFLUENCE THE WADIAH AND MUDHARABAH AS ISLAMIC BANKING  
PRODUCTS: CASE STUDY CIMB ISLAMIC BANK

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BANKING PRODUCTS

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Submitted in Partial Fulfillment of the  
Requirement for the  
Bachelor of Business Administration with Hons (Finance)

FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
MALACCA CITY CAMPUS

DECEMBER 2012

## DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION  
WITH HONOURS (FINANCE)  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
“DECLARATION OF ORIGINAL WORK”

I, Azariah Binti Ibrahim, I/C Number: 880519-05-5648

Hereby, declare that:

- This work has not previously been accepted in substances 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

Azariah Binti Ibrahim  
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Malacca City Campus

December 2012

Head of Program  
Bachelor of Business Administration (Hons) Finance  
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Universiti Teknologi MARA  
Malacca City Campus

Dear Sir / Madam,

Attached is the project title “Factors That Influencing The Wadiah And Mudharabah As Islamic Banking Products offered by CIMB Islamic Bank” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours Sincerely,

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## **ABSTRACT**

This paper investigate the factors that influencing the Wadiah & Mudharabah as Islamic banking products offered by CIMB Islamic Bank. Questionnaire was carried out on respondents to collect the data and its involved 60 respondents which is customer and staff CIMB bank. To complete this research, primary and secondary data will used which is questionnaire and several technique like frequency analysis, reliability analysis, correlation analysis and regression analysis. This research focuses on two factors which are awareness and perception towards Wadiah and Mudharabah Islamic products. Furthermore, research also proved that the awareness and perception an important to influence the Wadiah and Mudharabah Islamic banking products. From the researcher finding, it show that the relationship between independent variables (awareness and perception) and dependent variable (preferences that influence the Islamic banking). Lastly, hope this report can give valuable information about the factors that influence the Wadiah and Mudharabah Islamic banking products towards customers