UNIVERSITI TEKNOLOGI MARA

INTENTION TO USE ISLAMIC BANKING PRODUCTS AND ITS DETERMINANTS

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Final Year Project Paper submitted in fulfillment of the requirements for the degree of Bachelor of Business Administration (Islamic Banking)

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AUTHOR'S DECLARATION

I declare that the work in this final year project paper was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged 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.

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ABSTRACT

Islamic financing has experienced worldwide acceptance and by early 2003 there were at least 176 Islamic banks around the world. Islamic banking are welcoming to both Muslim and non-Muslim customers. This study was conducted to determine the factors that influence intention to use Islamic banking products. This research will use quantitative approach and using primary data with distributes the questionnaire to residents of Taman Sri Andalas. The data will be collected within one month. This questionnaire will be focus on independent variables (attitude, religious, knowledge and social influence). The survey was conducted on 150 respondents to make sure at least 90 questionnaires are collected. Method of data analysis is using SPSS version 22.0 to analyse the data of descriptive analysis, reliability test (Cronbach's Alpha), Pearson correlation analysis and regression analysis. The results, there have positive influence between attitude and intention while it contra for religious, knowledge and social influence factors towards intention to use Islamic banking products.

Keywords: Islamic banking product, attitude, knowledge, religion obligation.

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