



**FACTORS THAT INFLUENCE PUBLIC PREFERENCE
TOWARDS ISLAMIC DEPOSIT ACCOUNT IN
KLANG VALLEY AREA**

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MALACCA CITY CAMPUS**

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**Submitted in Partial Fulfilment of the Requirement for the
Bachelor of Business Administration with Honours (Finance)**

June 2015

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS
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FACULTY OF BUSINESS ADMINISTRATION
UNIVERSITY TECHNOLOGY MARA
“DECLARATION OF ORIGINAL WORK”**

I, SITI FATIN ATIKAH BT ABD MOKTI, (I/C Number: 920412-08-6106)

Hereby, declare that:

- 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.
- 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

3rd July 2015

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA (UiTM)
Kampus Bandaraya Melaka

Dear Madam/Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper entitled, “**FACTORS THAT INFLUENCE PUBLIC PREFERENCES TOWARDS ISLAMIC DEPOSIT ACCOUNT IN KLANG VALLEY AREA**” to fulfil the requirement as needed by the Faculty of Business Administration, Universiti Teknologi MARA (UiTM).

Thank you.

Yours Truthfully,

SITI FATIN ATIKAH BT ABD MOKTI
Bachelor of Business Administration (Hons) Finance

ABSTRACT

The basic function of any financial institution is to provide deposit facility to the public. Moreover, it is one of the sources of fund for a financial institution. Deposit is also a liability to the financial institution itself. However, insufficient deposit placement by the public leads to difficulty in investing and supplying financing to debtors. Hence, this has attracted the researcher's attention to investigate the factors that influence public preference towards Islamic deposit. The objectives of this research are 1) to determine the relationship between religious belief and public preference towards Islamic deposit, 2) to determine the relationship between reputation/bank image and public preference towards Islamic deposit, 3) to identify the relationship between service quality and public preference towards Islamic deposit, and 4) identify the most influential factor of Public Preference towards Islamic deposit. The research was conducted in Klang Valley area where 200 questionnaires had been distributed. The data were analysed using the Statistical Package for Social Science (SPSS). The dependent variable is public preference while the independent variables are religious belief, reputation/ bank image, and service quality. The data were analysed in order to obtain results on Reliability Test, Correlation Test and Multi Regression Analysis. The results showed that all the independent variables have significant relationship with the dependent variable. The most influential factor that influences the public preference on Islamic deposit is religious belief.