



**A SURVEY ON THE FACTORS STIMULATING THE
MUSLIM TRADERS TO CHOOSE TEMANIAGA LOAN
OFFERED BY BANK SIMPANAN NASIONAL**

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DECLARATION OF ORIGINAL WORK



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“DECLARATION OF ORIGINAL WORK”

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Hereby, declare that,

- This work has not previously been accepted in substance for any degree, any 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 extract have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____

A handwritten signature in black ink, appearing to be 'Dianna', written over a horizontal line.

Date: _____

4 mei 2020

EXECUTIVE SUMMARY

Banking is a modern human invention within the financial sector of an economy. It acts as opposed to the real sector of an economy with specific aims to fulfill three socially beneficial functions which is an efficient payment system that expedites payments to be made to parties to economic activities, as intermediation function that is to channel savings of households in an economy to the producer units (businesses and government) for reinvestment as capital, a scarce resource of mankind and other financial transactions, which are a whole range of specialized activities such as mortgage creation, letter of credit, securities trading such as in common stocks and others. The Islamic bank also fulfils these all activities but the difference is, it must be complying with the Syariah that has been determined.

The objective of this study is to highlight what is the factor Muslim trader still using non-Islamic financial institutions even Islamic bank has been developed in Malaysia and now being concerned by the government. In the other hand, this study will also gauge the knowledge of Muslims traders towards the existence of the Islamic bank and their perception towards this bank. The effort undertakes to analyze towards bank product and services and also to customer behavior itself. The study will emphasize the important element such as service quality, benefit, bank's reputation and customer's attitude.

The analysis will be based on primary and secondary data collected from the respondent through questionnaires and also data provided by Bank Simpanan Nasional. The respondent will be collected from the segment market that covers population who make a business. Several methods will be used to analyze the data gathered such as Reliability, Frequency Distribution, Correlation and Multiple Regression.

A number of problems and challenges will be identified for evaluation and consideration in the study. The study will reviews the alternatives and make suggestions in order to know why non-Islamic financial institutions still become priority towards Muslim traders even Islamic Bank has been developed. The hope is that this paper will help the readers understanding factors that lead Muslim traders still prefer to use non-Islamic financial institutions and on top of that findings of this report I hope, it will be used for further study by Islamic bank especially as to being the first choice among not only for Muslim but also for non Muslim

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