



UNIVERSITI TEKNOLOGI MARA

**CONSUMERS' INTENTION TO ADOPT ISLAMIC
WINDOW BANKS PRODUCTS AND SERVICES IN
KLUANG, JOHOR.**

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Final Year Project Paper submitted in fulfillment
of the requirements for the degree of
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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 banking institution has become more competent due to its fastest growth. In addition, many conventional bank did offer Islamic window banking products and services at lower cost and it would force Malaysian banking industry to be more competitive. On top of that, this paper purposely to determine the factors that influence the consumers' intention to adopt Islamic window bank products and services. The factors such as bank reputation, awareness, relative advantage, perceived compatibility, perceived complexity and perceived risk were adopt as the independent variables. Eight (8) sections of questionnaire were distribute to at least 100 respondents among consumers' of Maybank Islamic window. The findings of this study are bank reputation, relative advantage and perceived compatibility have a significant impact on consumers' intention while awareness, perceived complexity and perceived risk have no significant relationship with the intention to adopt Islamic window banking products and services.

Keywords: Islamic window bank, intention to adopt, bank reputation, awareness, relative advantage, perceived compatibility, perceived complexity, perceived risk

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