

# CUSTOMERS PREFERENCES IN SELECTING ISLAMIC BANKING

### A CASE STUDY IN SELANGOR AREA

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influencing customer mind. In conclusion, customers can derive a better understanding of the activities that are undertaken by bank and how the way these activities are being dealt with.

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#### **CHAPTER ONE**

### **INTRODUCTION**

#### 1.1 INTRODUCTION

In this chapter will be discuss the background of study, problem statement in our study, research question, research objective, significant of study and summary in Chapter 1. This research is focused on the customer preferences in selecting of Islamic banking: a study in Selangor area

In background of study, this research will discuss about dependent and independent variables. Dependent variable in this research is customer's preferences and the independent variables are cost benefit, strictly compliance to Islamic Syariah, convenience and influence of friends and social.

Research objective is divided into two (2). First, the main research objective and second is the specific research objectives. In this chapter, this research will also give the information about the important of the study for all parties such as investors and individual. It will cover in significance of study.

1.1.1 Generally Islamic banking is banking based on Islamic law (Shariah) and it follows the Shariah, called Fiqh Muamalat (Islamic rules on transactions). The main resources of rules and practices of Fiqh Muamalat are based on the Quran and the Sunnah, and other secondary sources of Islamic law such as opinions collectively agreed among Shariah scholars (ijma'), analogy (qiyas) and personal reasoning (ijtihad).