



**A CASE STUDY ON CUSTOMER PERCEPTION TOWARDS *I- EXECUTIVE*
FINANCING (*Bai -inah*) IN SABAH CREDIT CORPORATION**

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ABSTRACT

Bai` `inah refers to trading whereby the owner of the asset (seller) sells his assets to the buyer at an agreed selling price to be paid by the buyer at a later date or in installment. After receiving the asset, the buyer immediately sells back the assets to the owner back at a lower price than the agreed selling price. This research is regarding Bai- inah financing that is rendered by Sabah Credit Corporation is to help people that working for federal, state and government link companies by giving Islamic financing. In this paper there are three independent variable that is application, process and profit rate that will relate to the dependent variable. This study concludes that all the independent is significant with the customer perception towards the financing.

Keywords: *Bai-inah, Sabah Credit financing, customer perception.*