



**UNIVERSITI TEKNOLOGI MARA**

**THE FACTORS INFLUENCING CONSUMER  
ATTITUDE TOWARDS ADVERTISEMENT OF  
ISLAMIC FINANCIAL INSTITUTIONS IN KUALA  
LUMPUR**

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Thesis submitted in fulfillment  
of the requirements for the degree of  
Bachelor of Business Administration  
(Hons) ( Islamic Banking)

**Faculty of Business and Management**

**JULY 2017**

## ABSTRACT

In many cases, business promotion costs may cause more than the cost of the product along with its research and development. Promotion through advertising is not only to introduce new products, but also to remind society of the existence of a long product in the market. Consumers need to be aware and informed about a particular product or service available on the market, especially regarding the quality and advantages. Thus, the advertisement should be beneficial to both parties. The advertisements shown on nowadays in any mass media are very different now from previous in line with the changing times and the changing of technology. The advertisements must have certain criteria to ensure the delivery of advertising a product is effective that will attract consumers such as reliable which the products are the same as promised in the advertisement. The purpose of this paper is to investigate factors influencing the attitude of consumers toward advertisement of Islamic Financial Institutions. This is because every one of the customers has their own perception that leads toward their own attitude toward the advertisement made by the Islamic financial institutions that affect their behavior. On the other hand, the factor of religion also needs to be included in the research to identify the effect toward consumers' attitude toward the advertisements. This paper also investigates the factors credibility, informative and irritation which may affect the attitude of consumers toward the advertisement of Islamic Financial Institutions. Moreover, the objective of this paper is to determine whether there are relationship between those variables are with the consumer attitude in Kuala Lumpur. Basically, the data used in this research paper was collected from the primary data which is the data gathered from past scholars and researchers.

## ACKNOWLEDGEMENT

Alhamdulillah, all praises to be to ALLAH SWT for HIS blessings that made the completion of this thesis possible. I am glad that I can make it up until the last moment.

My deepest gratitude and thanks to my advisor Mr Ferri Bin Nasrul and co-advisor Dr Tan Yan Ling who has been the sources of inspiration and blessing, and for his encouragement and support. For this, I say I am very grateful.

Thank you also for the support, patience and ideas in assisting me with the project. Even though each of us is responsible for our own thesis, the cooperation is much highly appreciated. Special thanks to my beloved parents for their immense contribution to finish this thesis. I am so proud to dedicate this piece of work to both of you. Thank you for the everlasting love and faithfulness. I would like to say big thanks for your patience and emotional support, for believing in my ability, and providing inspiration and love. May ALLAH always bless us in the world and in the day Hereafter.

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# CHAPTER ONE

## INTRODUCTION

### 1.1 INTRODUCTION

This first chapter consist several consist several important component such as overview, problem statement and limitation of study. The current modern world that we living right now is filled with varieties of advertisements whether we realize it or not. It can be said we are surrounded by advertisement constantly. The channels of advertisement can be varied such as mobile, television, newspapers and even online advertisements. Thus, the rights of consumer need to be considered and the institution created the advertisement need to be responsible in good manner.

The consumers need to be aware and have knowledge about certain product or services exist in the market, especially regarding the quality and advantages. Thus, there should be mutual benefits towards all parties involved. The advertisements shown on nowadays in televisions or radios are very different now from previous which follow the changes of technology. The advertisements must have certain criteria to make sure the conveyance information regarding a product by using advertisement that will attract consumers such as reliable which the products are the same as promised in the advertisement.

The current time, a lot of advertisements are full of fraud and unreliable to achieve profit only. However, in Islam practices, it is obviously that goals do not allow the methods. Nevertheless, currently contemporary advertising becomes a crucial instrument for society as well as multinational organizations to compete against each other and gain profit with unethical manner. The effectiveness of business advertising practices is more successful rather than the quality of the product (Jung & Seldon, 1995) .The advertisements must be ascertained the truth because there is the occurrence of false explanations, which affect consumer attitude and misleading evidence.