



**CONSUMERS' PERCEPTION & SATISFACTION
TOWARDS ISLAMIC BANKING
(CASE STUDY OF MBB, RHB & KFH)**

**EMMY MARINA BINTI MARZUKI
2005263008**

**BACHELOR OF BUSINESS ADMINISTRATION
(HONS.) MARKETING
FACULTY OF BUSINESS MANAGEMENT
MARA UNIVERSITY OF TECHNOLOGY**

APRIL 2011

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (MARKETING)

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITY TEKNOLOGI MARA, SAMARAHAN CAMPUS

I, the undersigned, Student Number: 2005263008, hereby declare that;

- ❖ This work has not previously been accepted in substance for any degree locally or overseas, and is not being concurrently submitted for this degree or any other degree;
- ❖ This project paper is the result of my independent work and investigation except where otherwise stated;
- ❖ All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature,

A handwritten signature in dark ink, appearing to read 'Emy Marina Binti Marzuki', is written over a horizontal line.

EMMY MARINA BINTI MARZUKI

Date : 25th April 2011

LETTER OF SUBMISSION

Emmy Marina Binti Marzuki
509 Lorong 13, Taman Desa Wira
Jalan Batu Kawa
92350 Kuching
Sarawak

25th April 2011

Puan Noraida Omar
Advisor, Lecturer of UiTMCS,
Universiti Teknologi Mara, Sarawak

En Abg Sulaiman Abg Naim
Second Advisor, Lecturer of UiTMCS,
Universiti Teknologi Mara, Sarawak

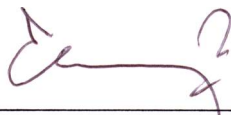
Dear Sir/ Madam,

SUBMISSION OF PROJECT PAPER MKT 660

Attached is the project title "**CONSUMERS' PERCEPTION & SATISFACTION TOWARDS ISLAMIC BANKING (CASE STUDY OF MBB, RHB & KFH BANK)**" to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara (UiTM).

Thank you.

Yours sincerely,



EMMY MARINA BINTI MARZUKI

(2005263008)

Bachelor Of Business Administration With Honours (Marketing)

ACKNOWLEDGEMENT

This project paper would not have been possible without the guidance and the help of several individuals who in one way or another contributed and extended their valuable assistance in the preparation and completion of this study.

First and foremost, my utmost gratitude to Puan Noraida Omar whose sincerity and encouragement I will never forget. Puan Noraida has been my inspiration as I hurdle all the obstacles in the completion this research work and her unselfish and unfailing support as my project paper adviser.

En Iskandar Matjani, Vice President of RHB Islamic Bank Bhd of being so kind and helpful for his undivided attention in assisting to distribute the questionnaires in order to ensure I would be able to meet my goals and objectives.

My ex-colleagues and ex-staff of Maybank Islamic Berhad, Kuwait Finance (M) Bhd, for their full support and kind assistance in assisting me in distributing my questionnaires.

Last but not the least, my family and the one above all of us, the omnipresent Allah, for answering my prayers for giving me the strength to plod on despite my constitution wanting to give up and throw in the towel, thank you so much Mighty Allah.

TABLE OF CONTENTS

	Declaration of Original Work	
	Letter of Submission	
	Acknowledgement	
	Table of Contents	
1.0	INTRODUCTION	1
1.1	Introduction	1
1.2	Background & Overview of Islamic Banking in Malaysia	1
1.3	Scope of Study	3
1.4	Problem Statement	3
1.5	◦ Research Objective	4
1.6	Significance of Study	4
1.7	Limitation	6
1.8	Definition of Terms	6
2.0	LITERATURE REVIEW	9
2.1	Introduction	9
	2.1.1 Customer Satisfaction	10
	2.1.2 Service Quality	11
	2.1.3 Consumer Behavior	11
	2.1.4 Selection Criteria	12
2.2	Theoretical Framework	13
3.0	METHODOLOGY	14
3.1	Introduction	14
3.2	Research Design	14
3.3	Data Collection	15
	3.3.1 Primary Data	15
	3.3.2 Secondary Data	16
3.4	Sample Design	18
	3.4.1 Population	18
	3.4.2 Sample Size	18
3.5	Procedure for data analysis	18
3.6	Summary	19
4.0	DATA ANALYSIS & FINDINGS	20
4.1	Frequency Analysis Results	20
4.2	Reliability Analysis Results	25
4.3	Description Analysis – Customers’ feedback	26
4.4	Description Analysis – Key Attributes in Selection Criteria	28