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UNIVERSITI
TEKNOLOGI
MARA

**CUSTOMER'S ADOPTION TOWARDS ISLAMIC
BANKING BETWEEN MUSLIM AND NON-MUSLIM: A
CASE STUDY IN PASIR GUDANG, MALAYSIA**

ARIF FAHDZRIL BIN SABRI

2010213876

**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MALACCA CITY CAMPUS**

JULY 2013

CUSTOMER'S ADOPTION TOWARDS ISLAMIC
BANKING: COMPARATIVE ANALYSIS BETWEEN
MUSLIM AND NON-MUSLIM

ARIF FAHDZRIL BIN SABRI

2010213876

Submitted in Partial Fulfillment
Of the Requirement for the
Bachelor of Business Administration
(Hons) Finance

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA MALACCA CITY
CAMPUS

2013



BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MALACCA CITY CAMPUS

“DECLARATION OF ORIGINAL WORK”

I, ARIF FAHDZRIL BIN SABRI (I/C NUMBER: 900922-01-6871)

Hereby, declare that:

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

Signature: _____

Date: _____

LETTER OF SUBMISSION

5th JULY 2013

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi Mara
Malacca City Campus
110 Off Jalan Hang Tuah
75300 Melaka.

Dear Sir / Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled 'CUSTOMER'S ADOPTION TOWARDS ISLAMIC BANKING BETWEEN MUSLIM AND NON-MUSLIM': CASE STUDY IN PASIR GUDANG, MALAYSIA to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you

Yours sincerely,

ARIF FAHDZRIL BIN SABRI

2013213876

Bachelor of Business Administration (Hons) Finance

ABSTRACT

The purpose of this study is to analyze the different the adoption towards Islamic Banking between Muslim and Non-Muslim customers. For this study only 120 of respondents which are citizen around Pasir Gudang area were selected and act as respondent for this study. The objectives of this study are to analyze the significant differences in awareness, perception, preferences on Islamic banking between Muslim and Non-Muslim banking customer, to identify the relationship between awareness, perception and preferences with the adoption on Islamic banking product and to analyze most significant factor on consumer's adoption towards Islamic banking among Muslim and Non-Muslim consumers in Malaysia. Besides that, this study is a quantitative research study whereby the findings of the study were analyzed by using the Statistical Package for the Social Sciences (SPSS). Next, the data collected in this study is analyses by using frequency, descriptive analysis, reliability test, pearson correlation coefficient and multiple regression in order to achieve the research objectives.