



**A STUDY ON DETERMINANTS OF THE INTENTION TO USE ISLAMIC BANKING
PRODUCTS IN JOHOR BAHRU**

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JULY 2014



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“DECLARATION OF ORIGINAL WORK”

We, NORLIYANA BINTI AHMAD (920101-01-5108)

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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 degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
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Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “ The Intention to Use Islamic Banking Products Among Johor Corporation’s Staff” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you

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ABSTRACT

This study was conducted to investigate the determinants of the intention to use Islamic Banking products in Johor Bahru. Four independent variables had been identified which are religious beliefs, image and reputation, service quality and social influence. 282 respondents were involved in this research. The objectives of this study are to investigate the relationship between religious beliefs, image and reputation, service quality and social influence with the intention to use Islamic Banking products. Besides that, this study also determines the major factor that influences the intention to use Islamic Banking products. In order to ensure the objectives, researchers had use SPSS version 20. The result of this study shows that the significant variables that influence the intention to use Islamic Banking products. Besides that, social influence becomes the best predictor in the intention to use Islamic Banking products.