



FACTORS THAT INFLUENCE NON-MUSLIMS CONFIDENCE
TOWARDS ISLAMIC BANKING PRODUCTS

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“DECLARATION OF ORIGINAL WORK”

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Hereby, declare that:

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

Signature _____

Date: 10 JULAI 2014

ACKNOWLEDGEMANT

“ In The Name Of Allah, The Most Gracious, The Most Merciful ”

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Table of Contents

Declaration of Work.....	i
Letter of transmittal.....	ii
Acknowledgement.....	iii
Table of content.....	iv
List of Table.....	xi
List of Figure.....	xiii
Abstract.....	xiv

CHAPTER 1: INTRODUCTION

1.0	Introduction.....	1
1.1	Background of the Study.....	1
1.2	Problem Statement.....	5
1.3	Objectives of the Study.....	7
1.4	Theoretical Framework.....	9
	1.4.1 Variables.....	9
1.5	Research Question And Hypothesis.....	11
	1.5.1 Research Questions.....	11
	1.5.2 Hypothesis of the Study.....	12
1.6	Significance of the Study.....	14
	1.6.1 To The Islamic Banking in Malaysia.....	14
	1.6.2 To The Researchers.....	14
	1.6.3 To The non-Muslim Customer.....	14
1.7	Definition of Terms.....	15
	1.7.1 Confidence.....	15
	1.7.2 Religious.....	15
1.8	Limitation of the Study.....	16

ABSTRACT

Islamic banking is an abstract concept when it was first time establish by Bank Islam Malaysia Berhad. Due to it emergence Islamic banks need to compete with Conventional banks which had operated with a long period time and had strong financial transaction. It not easy to compete with something that had been known for a long period, and had builds a strong customer loyalty through their profit division. However, it is not impossible for Islamic bank to compete and stand in the same level or more strong in term of finance record and customer loyalty from conventional bank. In order to achieve that, Islamic bank have to know how much the level acceptance among the customer and their opinions towards Islamic Bank. The customers must also include Muslim and Non Muslim. Non- Muslims customer can give competitive advantage to Islamic Bank so that it can compete with Conventional Bank. Thus, Islamic Bank need to have a good strategy in orders to win the Non – Muslim heart to increase their confidence to deal with Islamic Banking product and contract. There are some of Non – Muslims thinking that the Islamic banks only to Muslims people and they are not suitable to it. Thus, their confidence levels towards the Islamic banking product are decrease. However, there are some Non – Muslim who believe and have high confidence with Islamic Banking. There are some factors that increase their confidence towards the Islamic banking product. Thus we conduct this research to reveal the factors and explain the factors with the level of confidence.