



اَوْنِفُو تِكْنُوْلُوْجِي مَارَا
UNIVERSITI
TEKNOLOGI
MARA

**“CUSTOMERS’ ACCEPTANCE TOWARDS MUSHARAKAH MUTANAQISAH BASED
FINANCING PRODUCT”**

NIK NATRAH BT NIK HUSIN

2010298216

BACHELOR OF BUSINESS ADMINISTRATION (Hons) FINANCE

UNIVERSITY TEKNOLOGI MARA, KOTA BHARU

ADVISOR: PROFESSOR MADYA Hj. MOHD NOR SHAPIIN

SEPTEMBER 2012-JANUARI 2013

LETTER OF SUBMISSION

Faculty of Business Management
Universiti Teknologi Mara
15020 Kota Bharu
Kelantan.

3rd January 2013

Prof. Madya Hj. Mohd Nor Shapiin
Project Advisor
Faculty of Business Management
Universiti Teknologi MARA
15020 Kota Bharu
Kelantan.

Dear Sir/Madam

Submission of Project Paper

Attached is the project title "**A STUDY ON CUSTOMERS' ACCEPTANCE TOWARDS MUSHARAKAH MUTANAQISAH BASED FINANCING PRODUCT**" to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank you

Yours sincerely,

NIK NATRAH BT NIK HUSIN
2010298216
Bachelor of Business Administration (Hons) Finance

ACKNOWLEDGEMENT

IN THE NAME OF ALLAH, MOST GRACIOUS, MOST MERCIFUL.

All praise to Almighty Allah for giving us the strength, patience and guidance in competing this assignment.

The journey of studying and recollecting the information for this report is exhilarating. Special thanks to those who involved in helping to ensure the completion of this report. This acknowledgement is purposely to thank you and appreciation to those following individual for their useful information and suggestion for improving the quality of this project paper.

I would like to express my gratitude to many people for their assistance in the preparation of this report. Very special thanks goes to my honorable and beloved advisor, Prof. Madya Mohd Nor Shapiin for his invaluable advice, suggestions, comments, time and guidance in every stage of this assignment. Although it was challenging in the initial stage but with the advice from several friends, I managed to complete this task with great satisfaction.

To all our associates, we wish to record out sincere appreciation for the much needed moral support and helpfulness. In sum, without the persistence and encouragement of all those involved this report would not have been possible.

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ABSTRACT

The purpose of this study is to examine the level of costumers' acceptance towards Musharakah Muatanqisah based financing product. This study used the development of a multiple linear regression analysis model to identify the significant relationships that affects the costumers' acceptance. Data from questionnaire that develop by researcher were gathered from 100 respondents. There are five main variables that are used to see a relationship with the costumers' acceptance which are costumers' attitude, subjective norm, concept, shari'ah compliance and also pricing. The results indicate that there are relationship between costumers' acceptance with costumers' attitude, concept and also shari'ah compliance. However, there are no relationship between costumers' acceptance with subjective norm and pricing of the product.