



اَوْنِيُوْرْسِيْتِي تِيْكْنُوْلُوْجِي مَارَا

UNIVERSITI TEKNOLOGI MARA  
CAWANGAN KELANTAN

**THE ACCEPTANCE TOWARDS ISLAMIC BANKING PRODUCT  
AMONG NON-MUSLIM: A STUDY AT BANK SIMPANAN  
NASIONAL PENKALAN CHEPA**

**KHAIRUN BINTI MOHAMED @ ISMAIL**

**2010476918**

**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE**

**FACULTY OF BUSINESS MANAGEMENT**

**UNIVERSITI TEKNOLOGI MARA**

**KOTA BHARU, KELANTAN**

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**LETTER OF TRANSMITTAL**

The Head of Program  
Bachelor of Business Administration (Hons) Finance  
Faculty of Business Management  
Universiti Teknologi MARA Kampus Kota,  
15050 Kota Bharu,  
Kelantan Darul Naim

Dear Sir,

**SUBMISSION OF INDUSTRIAL TRAINING REPORT (FIN 667)**

Attached is the project paper titled The Acceptance Towards Islamic Banking Product  
Among Non-Muslim: A Study At Bank Simpanan Nasional Pengkalan Chepa.

This study is conducted in order to fulfil the requirement needed by the Faculty of  
Business Management Universiti Teknologi MARA.

Thank You.

Yours sincerely

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**KHAIRUN BINTI MOHAMED @ ISMAIL**  
**2010476918**  
Bachelor of Business Administration (Hons) Finance

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## **ABSTRACT**

Nowadays, Islamic banks give the option to both customers either Muslim and non-Muslim to choose what type of products that they convenience to have. According to the reports provided, the percentage of non-Muslim that prefers Islamic banking products is increasing from year to year. How non-Muslim communities can think to select this kind of products? This study will analyzed the acceptance towards Islamic banking products among non-Muslim that offered by Islamic Banking Scheme (IBS) and its relationship with four factors including knowledge, understanding, perception and awareness about IBS. Malaysia is multicultural country but the percentage of Muslims is higher than other religion such as Buddha, Hindu and else. Even though they the have option to use conventional banking products, they still choose Islamic banking products as their choices. From the study, readers could determine the relationship between few factors that drives non-Muslim customers with their acceptance in Islamic banking system. Researcher have carried out some analysis on information collected from 100 non-Muslims respondents who are engaged with the Islamic banking products that offered by Bank Simpanan Nasional Pengkalan Chepa branch. The selection of samples was based on convenience and was picked randomly. The data was analyzed using SPSS data analysis consists of frequency analysis, reliability analysis, descriptive analysis, regression analysis and coefficient correlation analysis. The finding of this study showed that the customer knowledge and awareness have significance relationship with the acceptance towards Islamic banking products among non-Muslim. The other two factors which are customer understanding and positive perception have no significance relationship with the acceptance towards Islamic banking products among non-Muslim customer. Means that, the acceptance towards Islamic banking products are influenced by knowledge and awareness among customers.