



اُنِيُوْرْسِيْتِي تِكْنُوْلُوْجِي مَارَا  
UNIVERSITI  
TEKNOLOGI  
MARA

FACTORS THAT CONTRIBUTE TO THE ACCEPTANCE  
OF ISLAMIC BANKING AMONG UNIVERSITY  
STUDENT- A STUDY CASE IN KOTA BHARU

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## LETTER OF SUBMISSION

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Dear Madam,

### **SUBMISSION OF PROJECT PAPER**

I, Mohd Khainizam Bin Mat Zin, UiTM matrix No 2010671084 hereby am submitting the project paper titled, “**FACTOR THAT CONTRIBUTE TO THE ACCEPTANCE OF ISLAMIC BANKING AMONG UNIVERSITY STUDENT: A CASE STUDY IN KOTA BHARU**” as a requirement for subject FIN 660.

I hope that the project paper will meet your expectation and university`s requirement. All your cooperation is highly appreciated.

Thank you.

Yours sincerely

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**(MOHD KHAINIZAM BIN MAT ZIN)**

**2010671084**

## **ACKNOWLEDGEMENT**

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Alhamdulillah, thanks to Allah for His blessing and mercy, thus I am able to complete this project paper. Without HIM, I would not able to do this project paper.

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Thank you.

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## **ABSTRACT**

This paper reports an exploratory study on relationship between knowledge, religion and convenience towards acceptance of Islamic banking among university student. For this study, the primary data are used and the researcher distribute for 115 questionnaires which is 115 respondents from the student that studied at university or collage around Kota Bharu. The data collected was tested by using Pearson Correlation test and t-statistics test. This indicates that the most respondents agreed that there is relationship between knowledge, religion and convenience with the acceptance of Islamic banking among university student. Overall the researcher concludes that the hypotheses of these variables are acceptable.