



**A STUDY ON THE ACCEPTANCE TOWARDS ISLAMIC BANKING PRODUCTS AMONGST  
SCOPE INTERNATIONAL (M) SDN.BHD. STAFFS**

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**DECLARATION OF ORIGINAL WORK**



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Hereby declare that:

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

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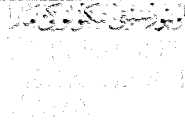
## ABSTRACT

Islamic banking is refers to a banking service or activity that is conducted based on the Syariah principles. The two primary sources of Syariah are Al Quran and Al- Sunnah (Hadith), while secondary sources of Islamic law include 'ijma' (collectively agreed among Shariah scholars) and 'qiyas' (analogy). As one of the most important players in service industry today, Islamic banking isno longer regarded as a business entity striving only to fulfill the religious obligations of the Muslim community, but more significantly, as a business that is ineluctably in need for winning over customers whilst retaining the old ones (Wilson, 1995).The Islamic banking and finance today has emerged as an important component ofthe overall Malaysian financial system that contributes to the growth and developmentof the Malaysian economy. Since 2000, the domestic Islamic banking industry has beengrowing at an average rate of 18 percent per annum in terms of assets (Aziz, 2006). Therefore, this study will analyzed the level of acceptance towards Islamic banking products amongst Scope International (M) Sdn.Bhd. Staffs based on for independent variables, knowledge, perception, awareness and religion. At the end of this study, readers could be determining the relationship between these four (4) factors above that drives staff with their acceptance. This study has carried out some analysis on information collected from 40 staff at Scope International (M) Sdn.Bhd. at Technology Park Malaysia Bukit Jalil, Kuala Lumpur. The selection of samples was based on convenience and the staffs were randomly picked. The data were collected through self-administered questionnaires distributed by researcher.



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