THE DETERMINANTS OF CUSTOMER PREFERENCES ON ISLAMIC BANKING PRODUCTS

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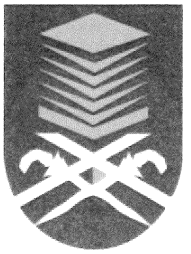
DECLARATION OF ORIGINAL WORK



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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 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

The purpose of this study is to identify the relationship between the customer preferences on Islamic banking products with a few variables that can influence customer preferences. The determinants that have been analyzed include religious belief, service quality as well as social influences. This research was conducted in Jalan Seri Guntong Kerteh area which involved three companies. These companies are Multi Trada Alam Sdn.Bhd, KOPETRO Travel and Tours Sdn.Bhd and RAMBYTES Company. Total population is 100 employees hence the sample size is 80 respondents according to sample size Krecjie and Morgan table. The data from the questionnaires were analysed by using Statistical Package for the Social Science (SPSS) version 23. The analysis includes reliability analysis, descriptive analysis, correlation analysis as well as multiple regression analysis. The finding and the interpretation on the result findings are concluded in chapter four. Based on the hypotheses testing, it is found that all the independent variables which are religious belief, services quality and social influences have a relationship with the dependent variable. From the multiple regression analysis, it shows that services quality is the main influence determinant that affects the customer's preferences. In a conclusion, this research do gives new insight to the Islamic finance industry, researchers as well as the readers.

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