



**CUSTOMERS AWARENESS ABOUT THE ISTISNA IN THE ISLAMIC HOME
FINANCING PRODUCT IN ISLAMIC BANKS AT KOTA BHARU, KELANTAN**

SITI NOR FARHANA BT CHE AB RAZAK

2011686394

BACHELOR OF BUSINESS ADMINISTRATION

HONS (ISLAMIC BANKING)

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA TERENGGANU

JANUARY 2014

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
HONOURS (ISLAMIC BANKING)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA (TERENGGANU)**

I, SITI NOR FARHANA BT CHE AB RAZAK, (I/C Number: 880102-03-5334)

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.

Signature: _____

A handwritten signature in black ink, appearing to be 'Siti Nor Farhana bt Che Ab Razak', written over a horizontal line.

Date: _____

9 Jan 2014

ABSTRACT

The purpose of this study is to examine the customers level of awareness about the Istisna in the Islamic home financing product in Islamic banks. Nevertheless, some people still did not aware and lack of knowledge about the contact or the product that provided by the bank. After this study carried out, finding and analysis already successfully achieve, namely interpersonal communication is dominant factor to customer awareness, this is because the value of Beta in the level of customer awareness is higher and have a significant different than the other independent variables (knowledge and advertisement).

TABLE OF CONTENTS

CONTENT PAGE	PAGE
ACKNOWLEDGEMENT	iv
ABSTRACT	v
LIST OF TABLES	vi
LIST OF FIGURE	vii
CHAPTER ONE: INTRODUCTION	
1.1 Introduction	1
1.2 Background of the study	1-6
1.3 Problem Statement	6-8
1.4 Research Objective	8
1.5 Scope of the Study	8-9
1.6 Significance of the Study	9
1.7 Limitation of the Study	10
1.8 Definition of Term	10-11
CHAPTER TWO: LITERATURE REVIEW	
2.1 Introduction	12
2.2 Advertisement	12-14
2.3 Interpersonal Communication	14-16
2.4 Knowledge	16-17

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction	18
3.2 Research Framework	18
3.3 Research Variables	19
3.4 Hypothesis Development	19-20
3.5 Sampling Procedure	20
3.5.1 Sampling Technique and Size	20-21
3.5.2 Population	21
3.6 Instrumentation	21
3.7 Data Collection Method	22
3.7.1 Primary Data	22
3.8 Data Administration and Analysis	22
3.9 Procedure for Data Analysis	23

CHAPTER FOUR: FINDINGS AND ANALYSIS

4.1 Introduction	24
4.2 Reliability Analysis	24
4.3 Frequency Analysis	25
4.4 Descriptive Frequency Analysis	27-28
4.5 Multiple Regressions Analysis	29-30
4.6 Correlation Analysis	31
4.7 Kruskal-Wallis Analysis	32-33
4.8 T-Test Analysis	34

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction	35
------------------	----