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CUSTOMER'S PERCEPTION TOWARDS BAY' INAH  
PERSONAL FINANCING

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**DECLARATION OF ORIGINAL WORK**



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## **ABSTRACT**

Islamic banking industry has introduced a Shariah-compliant products since it began operating around 1980's. One of the successful products that interest and has helped customers in ensuring comfort of living is a Bai Inah personal financing. There are several reasons which might influence the customers using this scheme as to obtain financing for education, marriage, their own investments, or to perform the pilgrimage in Mecca. However, lately, there has been doubt in the concept of Bai Inah applied in this Bai Inah personal financing. This is because, most of the Islamic banking abroad are more likely to use the concept of tawarruq 'to be applied in personal financing. They claimed that the concept of tawarruq' is more suitable to be applied in personal financing. Therefore, the researcher interested to evaluate the customers' perception towards Bai Inah personal financing and to identify if the concept of Bai Inah is still convenience to be applied in this scheme. As a result from the survey of questionnaires that were filled by the bank's customers, it can be concluded that customers still agree with the concept of Bai Inah applied in personal financing. This indicates that customers are still satisfied with the Bai Inah personal financing schemes and it shown that this scheme is still acceptable by Islamic banks in Malaysia.

## TABLE OF CONTENT

	<b>PAGE</b>	
Acknowledgement	iv	
List of table	viii	
List of figure	ix	
Abstract	x	
<b>CHAPTER ONE</b>	<b>INTRODUCTION</b>	
1.0	Introduction	1
1.1	Introduction to the study	1
1.2	Background of study	3
1.3	Problem statement	5
1.4	Research objectives	5
1.5	Scope of study	6
1.6	Significance of the study	6
	1.6.1 To the researcher	6
	1.6.2 To the respondents	6
	1.6.3 To the industry	7
1.7	Limitation of the study	7
1.8	Operational definitions	7
1.9	Conclusion	8
<b>CHAPTER TWO</b>	<b>LITERATURE REVIEW</b>	
2.0	Introduction	9
2.1	Customer's perception	9
2.2	Pricing	11
2.3	Shariah compliant	13
2.4	Justice and Equality	16
2.5	Conclusion	17

## **CHAPTER THREE                      RESEARCH METHODOLOGY**

3.0	Introduction	18
3.1	Theoretical framework	18
3.1.1	Dependent variable	19
3.1.2	Independent variables	19
3.1.2.1	Pricing	19
3.1.2.2	Shariah compliant	20
3.1.2.3	Justice and equality	20
3.2	Hypothesis testing	20
3.2.1	Hypothesis 1: Pricing	20
3.2.2	Hypothesis 2: Shariah compliant	20
3.2.3	Hypothesis 3: Justice and equality	21
3.3	Research design and type of data	21
3.4	Sampling procedures and data collection	22
3.5	Pilot study	23
3.6	Data administrative and analysis	23
3.6.1	Reliability test	24
3.6.2	Frequencies	24
3.6.3	Pearson correlation of coefficient	24
3.6.4	Regression analysis	25
3.7	Conclusion	25

## **CHAPTER FOUR                      FINDINGS**

4.0	Introduction	26
4.1	Reliability analysis	26
4.2	Frequency distribution	28
4.2.1	Respondent's gender	28
4.2.2	Respondent's age	29
4.2.3	Respondents' occupation	30