



**CONSUMER'S AWARENESS TOWARDS ISLAMIC
BANKING: THE CASE OF KOTA KINABALU**

**NUR AZREENI FARHANA BINTI AMIR
2010699356**

**BACHELOR OF BUSINESS ADMINISTRATION WITH
HONOURS (MARKETING)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
SABAH**

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DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (MARKETING)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITY TEKNOLOGI MARA
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I NUR AZREENI FARHANA BINTI AMIR, 880319-49-5294

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- 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 degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
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Table 4.0 Cronbach' Alpha

Table 4.1 Respondent gender

Table 4.2 Respondent age

Table 4.3 Respondent's monthly income

Table 4.4 Respondent occupation

Table 4.5 Respondent level of education

Table 4.6 Respondent religious

Table 4.7 Respondent familiar with Islamic banking concept

Table 4.8 Bank that respondent use in Islamic banking

Table 4.9 Product/ service that respondent use

Table 4.10 Respondent understanding concept of Riba(interest charge)

Table 4.11 Respondent acceptance for Islamic banking on religious thinking

Table 4.12 Respondent believe that Islamic banking is fair utilization of their finance

Table 4.13 Respondent thinking loan offered by Islamic banking is affordable

Table 4.14 Respondent believe that distribute profits in Islamic banking concept are reasonable

Table 4.15 Respondent select/ choose financial institution based on the stability of the Institution itself

Table 4.16 Respondent believe Islamic banking that is based on principal Shariah

Table 4.17 Facilities in Islamic banking concept are easy to use that respondent's choose

Table 4.18 Respondent confidence in the product/ service offered in Islamic banking

Table 4.19 the personnel of the Islamic banking willing to assist

Table 4.20 Position is easy to locate

ABSTRACT

The purpose of conducting this research is to fulfill the syllabus of MKT662 in order for the university to award the bachelor degree. The concept of Islamic banking was formally in Malaysia in 1983. The majority of population is Muslim so religious factor plays fundamental role in the awareness of Islamic banking because it has a sense of interest free banking and each type of transaction is strictly prohibited whose subject matter is Haram according to the doctrines to Islamic banks. Islamic banks also have many opportunities and potential customers in these areas and it is consistently growing.