



**THE FACTORS INFLUENCING INTENTION TO USE ISLAMIC HOME  
FINANCING PRODUCT**

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## **ABSTRACT**

Islamic home financing product had been introduced during the early of establishment of Bank Islam Malaysia Berhad (BIMB) in 1983 where Bai-Bithaman Ajil was the principle used at that time. Nowadays, Islamic financial institutions have introduce a new principle known as Musharakah Mutanaqisah as another instrument under Islamic home financing. Bai-Bithaman Ajil use deferred payment with cost plus profit while Musharakah Mutanaqisah is a partnership between two parties and the concept of lessor and lessee. The purpose of this study is to know what actually are the factors that influence people to choose and prefer Islamic home financing product. From the literature review, Musharakah Mutanaqsah seems to be a better principle applied by the bank. It is hope that the study will reveal the real reason for customer acceptance of the product. This study will use quantitative method and primary data, with 150 samples that will distribute among bank's customers and post-graduate students.. The method use to analyze this study is SPSS and regression.