

UNIVERSITI TEKNOLOGI MARA

**CONVENTIONAL HOME LOAN
VS ISLAMIC HOME FINANCING:
A SURVEY STUDY AMONG
DIPLOMA IN MUAMALAT UiTM
DUNGUN STUDENTS**

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ABSTRACT

Conventional housing loans vs islamic housing financing is the title of a study conducted by the researcher. The researcher conducted his research on Diploma Muamalat students at Dungun Terengganu Campus. The objective of the study was to identify the extent of awareness of UiTM Dungun Diploma Muamalat students on the implementation of Shariah and conventional housing loans in Malaysia. Furthermore, the method used to complete this project is through an online questionnaire by using the "Google Form" given to Muamalat UiTM Dungun male and female students from semester 1 to semester 5. The researcher used the Statistical Package for the Social Sciences (SPSS) Version 26.0 to evaluate and interpret the data from the "Spreadsheet". As a result the researcher obtained descriptive statistics for this study. A total of 90 students successfully answered and completed the online questionnaire. Obtaining data from respondents found that students theoretically understand the importance of choosing Islamic housing loans over conventional housing loans. This is because, housing loans conventionally contain elements of riba and gharar which are prohibited in Islam. The findings found that Islamic housing loans are very important to all Muslims because the main cause of the downfall of Muslims is submission to the luxury of property in the world. At the end of this project, the researcher has given some suggestions that can be implied in the lives of students. First of all, the importance of knowledge in life should be pinned as a practice so that we are not easily deceived and deceived by bad things. In addition, the role of family members in raising students 'awareness of the forms of housing loans provided by banks in the future. In conclusion, this study can to some extent help the younger generation in determining the housing loans that will be done in the future.

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