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**AN ATTITUDINAL DIFFERENCE OF MALAYSIAN CUSTOMERS  
TOWARDS ISLAMIC BANKING**

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## **ABSTRACT**

This paper aim to finding out an attitudinal difference of Malaysian customer towards Islamic Banking. The variables considered are Demographic characteristic, service attribute and religious belief. The sample of this study comprises of 80 respondents of dependent and independent variables on a monthly basis over four month period from August 2014 until November 2014. Thereafter, the descriptive analysis, reliability analysis, correlation test and regression analysis are to be conducted to collect the necessary data to answer the research question as being framed on related affective factors of attitudinal differences of customer's in Malaysia. The study is an attempt to investigate the selecting factors that influencing customer's attitude towards Islamic banking in Malaysia. In addition, this research could not incorporate all levels of diverse attributes of Islamic Banking that might influence customer's behavior. The results of this study can facilitate the Islamic banking a service provides to introduce new, innovative service offering in accordance with Islamic rules and regulation.

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## CHAPTER 1

### INTRODUCTION

This study to examine attitudinal differences towards Islamic banking services among Malaysian customers. This chapter will discuss briefly on the background of study, problems statement, research objective, research question, significant of study and provide a summary of chapter 1. Here, an explanation of the dependent and independent variables is provided and this study is to discover the factors that influence of the variables mentioned. Specifically, it is to examine the factors that influence the three independent variables and customer attitude differences towards Islamic banking services in Malaysia.

In the background study as mentioned above, this research will be discussed about dependent and independent variables. Dependent variables in my study are Differences in customer attitude towards Islamic banking and independent variables is demographic characteristics, services attributes and religious influences. It presumed that selected that factors among customers have a significant influence on differences in customer attitude towards Islamic banking. In order to measure customer attitude towards Islamic banking services, researcher has use descriptive analysis, reliability analysis, correlation test and regression analysis to select a necessary data to answer the research question as being framed on related affective factors of attitudinal differences of consumer in Malaysia.

This research will involve formulation of research objective related to the theoretical framework of our research. There are two types of research objective, firstly is the main research objective and secondly is the specific research objective. Furthermore, in this research question is divided into two, firstly is the main research question is related to the dependent variable that are nexus or Centre of our research study. The specific research question is aimed at supporting the validity of the outcome of the main research question.