



**THE RELATIONSHIP BETWEEN RELIGIOSITY AND NEW
PRODUCT ADOPTION: A CASE STUDY OF MUSLIM
CUSTOMER OF BANK RAKYAT BAHAU**

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JUNE 2016

ACKNOWLEDGEMENT

Alhamdulillah, all praises to The Almighty Allah The Most Merciful and Benevolent for giving me the opportunity in completing this research paper. Of course all the hard work and effort cannot be done without the grace and help from Allah S.W.T.

I am greatly appreciated to Sir Ferri bin Nasrul whose excellence in supervision and play a major role in the inspiration of my work. Without his untiring encouragement, suggestions, ideas and comments throughout this research, my project paper could not be completed.

I dedicate this research to my beloved parents, [REDACTED] [REDACTED] for their endless support and understanding and also to the rest of my families for their help and encouragement. Beyond a simple thank you, I want them to know that I really appreciate what they had done for me.

I also would like to thank you to all lecture in UiTM Segamat and my course mates, in sharing information, constructive ideas and encouragement during completion of this project paper.

Last but not least, I would like to thank all the people who directly and indirectly involved in getting this research.

Thank you.

ABSTRACT

The main purpose of this paper is to explore the relationship or the connection between religiosity and the adoption of new product and services .This paper sheds some light on measured the effects of religiosity and the perceived ideologies of Bank Rakyat Bahau customer about new products and services. At the same time, the study attempts to investigate the willingness of customer of Bank Rakyat Bahau to adopt of new product or services. A total of 80 questionnaires were randomly distributed among Bank Rakyat Bahau customers.

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CHAPTER 1:

INTRODUCTION

1.1 INTRODUCTION

Consumer responses have been demonstrated to vary between cultures (Davis et. al., 2008). The theory of Reasoned Action (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975) family of theories, postulates that the people's behaviour is governed by their belief, attitudes, and intentions towards performing that behaviour. The belief of an individual is formed and governed by the religion which he follows and belongs to. Though religion in business is lightly researched, the findings of the few researches on the topic show that the religion has significant relation and impact on consumer behaviour. Research in religious attribution theory suggests that religion may affect how one understands the meaning of many problems (Delener, 1994). This is because people will interpret what that get and make a decision based on their knowledge of their religion itself. Stark and Finke (2002) maintain that religious economies provide niches that satisfy consumer for religious products. To date, few studies have investigated religion as a predictor of consumption patterns even though there have been calls for such research in the literature.

In this chapter, a brief explanation on the background of the study will be discussed where it will explain about religiosity and how it relates with new product adoption. This chapter also will identify the factor that will effect customer new product adoption.

Next this study will list all the research objectives and lastly the parties who will benefit from this study.