

UNIVERSITI TEKNOLOGI MARA

**A STUDY ON
NON-MUSLIMS' PURCHASE
INTENTIONS TOWARDS
ISLAMIC HOME FINANCING:
AN EVIDENCE FROM
MAYBANK,
KUALA TERENGGANU**

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ABSTRACT

In line with the development of Islamic Banking and Islamic finance sector, the Malaysian government constantly improves the Islamic financial system by promoting Sharia-compliant Islamic Home Financing in order to create awareness among non-Muslims consumers. The involvement of non-Muslim populations in the system of Islamic financial is important as they can assist in the growth and the development of Islamic financial. In fact, it opens the eyes of the world that this system is not only limited to Muslims but it is open to everyone regardless their religions. Therefore, to overcome this problem, the Islamic financial industry must develop a more effective and continuous strategy in approaching and educating the public to gain a deeper understanding of the Islamic financial system and Islamic financial capabilities. Moreover, the purpose of this study is to examine the factors affecting the intention of non-Muslim customers to purchase Islamic home financing through the evidence at Maybank Kuala Terengganu. The general objective in this study is to investigate the behaviour of non-Muslims' intentions towards Islamic home financing. The three specific objectives which are to study the level of intention of non-Muslim customers to purchase a house through Islamic home financing at Maybank Kuala Terengganu, to investigate the factors affecting the intention of non-Muslims customers to purchase a house through Islamic home financing at Maybank Kuala Terengganu and finally to investigate the most significant factor affecting the intention of non-Muslim customers to purchase a house through Islamic home financing at Maybank Kuala Terengganu. The respondents of this study were non-Muslims customers of Maybank Kuala Terengganu. The descriptive type of the research is conducted using surveys and questionnaire. The result indicated that all independent variables such as attitude towards act or behaviour, subjective norm and product knowledge had significant and positive value towards the purchase intention. This study also proved that the subjective norm is the most significant factors to adopt in Islamic home financing. In fact, the three hypotheses of this study were accepted. The findings from this study were useful to contribute to the improvement and enhancement of aspects in theoretical knowledge and managerial practice.

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