



**A STUDY ON MUSLIM CUSTOMER PREFERENCES TOWARDS  
ISLAMIC BANK IN JOHOR BHARU**

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In the Name of Allāh, the Most Gracious, the Most Merciful

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## **ABSTRACT**

The aim of this study is to investigate the Muslim customer preference towards Islamic Banks in Johor Bharu. In Malaysia retail banking compete each other with 27 Commercial banks, 16 Islamic banks, 3 International Islamic banks, 11 Investment banks and 2 other Financial Institution. This is important for the banks to know what criteria that will influence customer in selection of the banks for their daily transaction, financing or investment. A number of independent variables which are religious belief, family or friends influence and economic factors have been identified as the primary factors that may affect the selection of banks by Muslim customer in Johor Bharu. Researcher using method quantitative in conducting this research and 100 questionnaire will be distributed by using google forms to the Muslim banks' customer in Johor Bharu. The data will be analyze by using Statistical Package for Social Science (SPSS) and four analysis will be run which are descriptive analysis, reliability analysis, correlation analysis and regression analysis. From the hypothesis that had been tested all the independent variable which are religious belief, family or friends influence and economic factors have positive significant relationship with dependent variable which is Muslim customer preferences towards Islamic Banks.

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## **CHAPTER ONE: INTRODUCTION**

### **1.1 INTRODUCTION**

Introduction chapter, it will be a briefing about the background of the study, research objectives, the scope of the study, research questions, significant of the study, and problem statement the scope of the study. This research paper is about Muslim Customer Preference towards Islamic Banks. It will be a discussion about the variables which are independent variable and dependent variables. The independent variables consist of three which are religious belief, parental or friends influence and economic factors meanwhile the dependent variables is muslim customer preference towards Islamic Banking. The problem statement will briefing about the vent between the independent variables and the dependent variable. Afterwards, is the research question which an answerable to the research paper. After that, research objective is the results a researcher wants to achieve. Research objective consists of two (2) section which are general and specific research objective. A theoretical framework is a structure that can urge theory of a research paper. Scope and limitation of study of this research will cover in Johor, Malaysia.