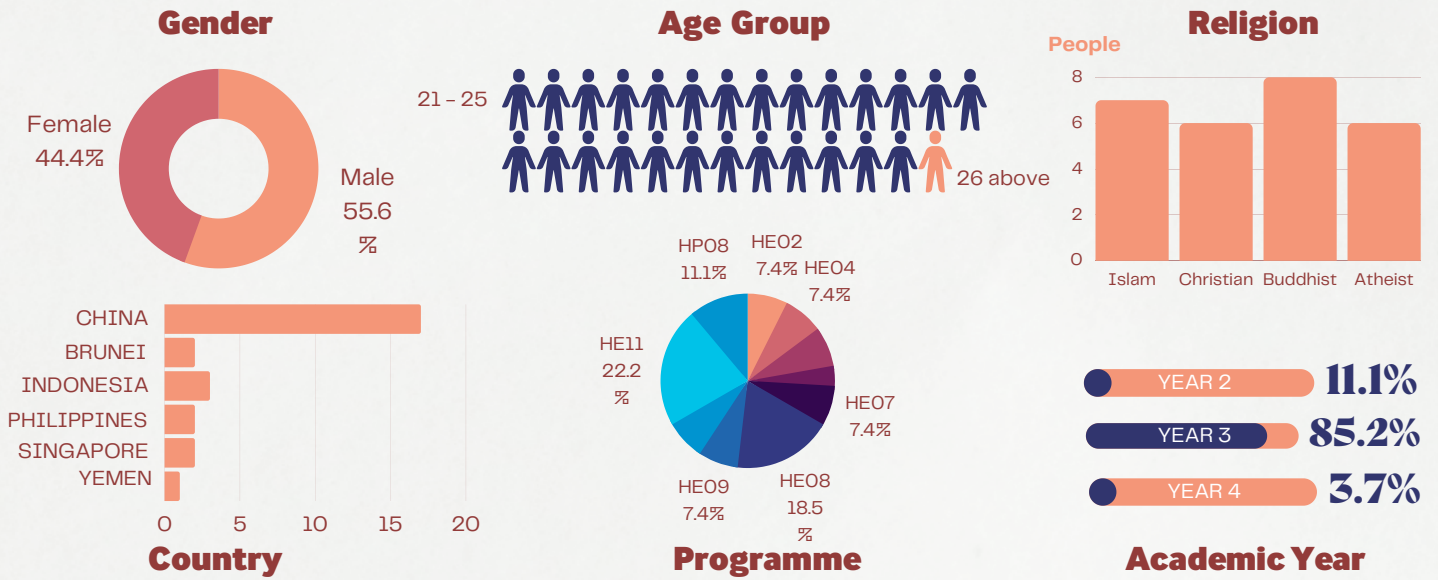


# THE INSIGHTS OF INTERNATIONAL STUDENTS OF FBFA IN UNIVERSITI MALAYSIA SABAH TOWARDS ISLAMIC BANKING AND FINANCE

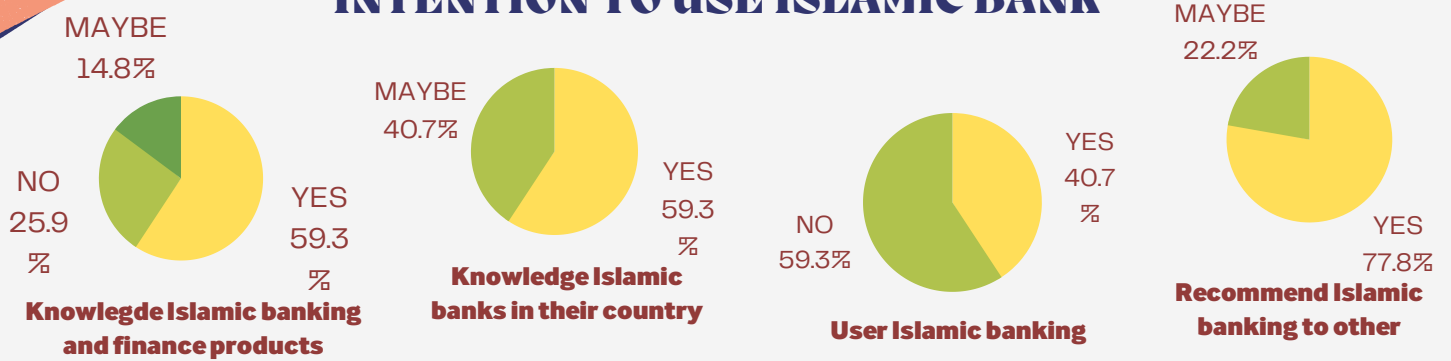


This survey investigates students' intention to use Islamic banking and finance products. There are several factors measured in this survey including intention, awareness, religious beliefs, and attitude. A total of 27 respondents have completed answering this questionnaire.

## RESPONDENTS PROFILE

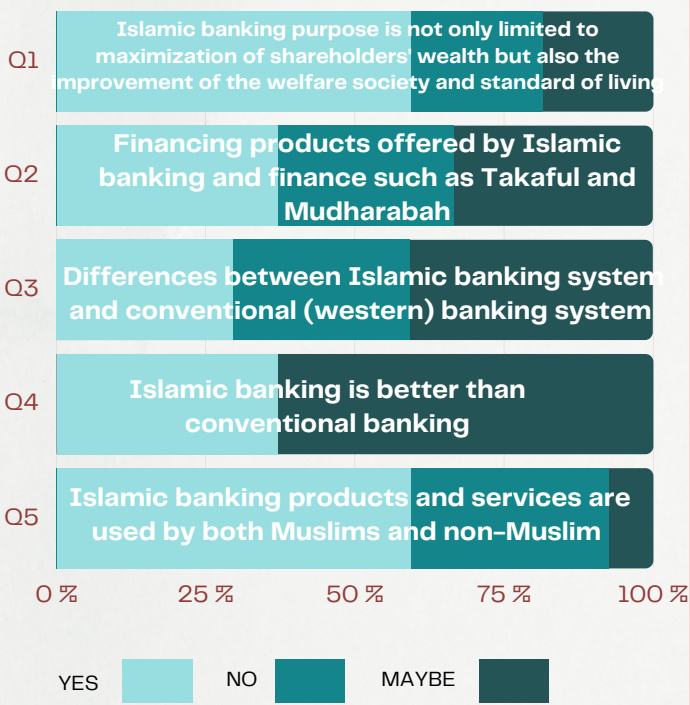


## INTENTION TO USE ISLAMIC BANK



In this finding, it was found that many students have knowledge about Islamic banking and finance products. But in this case, it shows a total of 16 respondents (59.3%) out of 27 respondents do not have or use Islamic bank accounts.

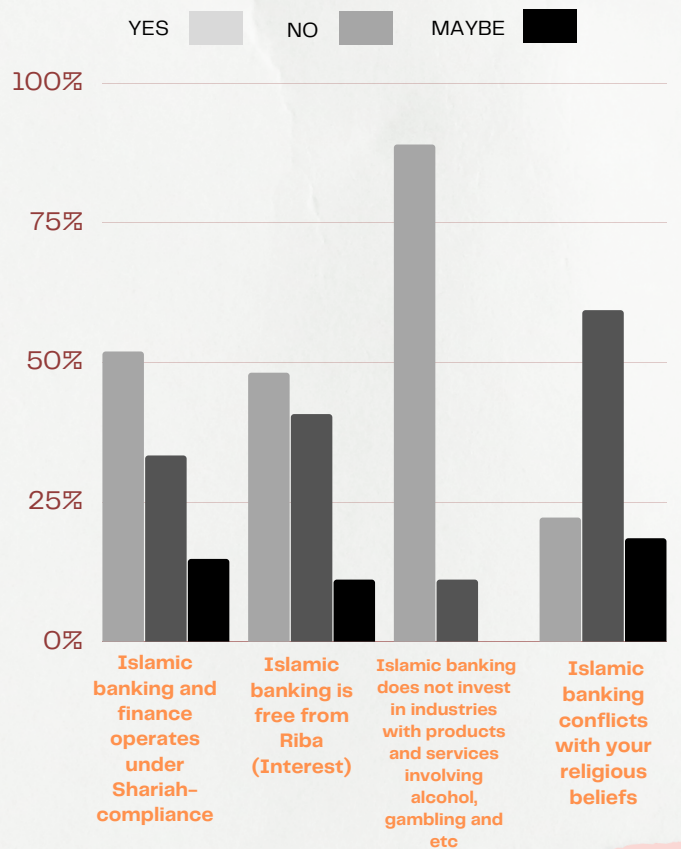
## AWARENESS



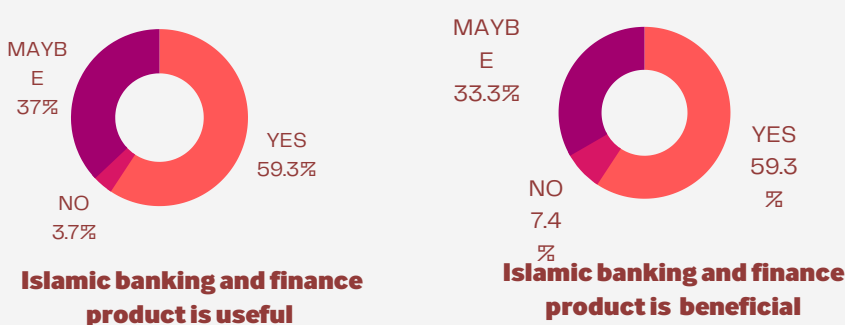
Many students were aware Islamic banking products and services are used by both Muslims and non-Muslim. Out of 59.3% of respondents have chosen yes, while 33.3% chose no and 7.4% chose maybe. This is because Islamic banking emerged as the fastest growing industry and has received recognition.

## RELIGIOUS BELIEFS

In this survey, the data shows that Islamic banking does not invest in industries with products and services involving alcohol, gambling and etc scores the highest percentage of 88.9% of respondents chosen yes.



## ATTITUDE TOWARD ISLAMIC BANK



16 respondents chose yes in which they agree that Islamic banking and finance product is useful, and beneficial with 59.3%.

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