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UNIVERSITI ISLAM ANTARABANGSA SULTAN ABDUL HALIM MU’ADZAM SHAH

(UniSHAMS)

2019/1441H

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Tarikh : 1441H/ 2019

PENGHARGAAN

Firstly, I wish to thank God for giving me the opportunity to embark on my PhD and for completing this long and challenging journey successfully. My gratitude and thanks go to my supervisor Assoc Prof Datuk.

My appreciation goes to the Captain and crewmembers of the MMC who provided the facilities and assistance during sampling. Special thanks to my colleagues and friends for helping me with this project.

Finally, this thesis is dedicated to the loving memory of my very dear late father and mother for the vision and determination to educate me. This piece of victory is dedicated to both of you. Alhamdulilah.

ABSTRAK

Industri kewangan mikro Islam telah muncul sebagai satu sistem kewangan baharu yang berdepan dengan pelbagai isu kewangan global. Biarpun pelbagai peluang yang ditawarkan oleh sistem kewangan Islam kepada populasi miskin dunia, kadar penggunaan sistem ini di Côte D’Ivoire juga di tempat-tempat lain, dilihat masih berada diparas yang rendah. Kajian ini melihat tingkahlaku dan norma moral Islamik (IMN) terhadap pengguna dengan mengintegrasi norma moral Islamik pengguna (CIMN) ke dalam teori tingkahlaku terancang (TPB). Secara khususnya, kajian ini menguji kesan sikap, norma subjektif, kawalan tingkahlaku yang dilihat (PBC) dan CIMN terhadap kemahuan

ABSTRACT

On the Insert tab, the galleries include items that are designed to coordinate with the overall look of your document. You can use these galleries to insert tables, headers, footers, lists, cover pages, and other document building blocks. When you create pictures, charts, or diagrams, they also coordinate with your current document look. You can easily change the formatting of selected text in the document text by choosing a look for the selected text from the Quick Styles gallery on the Home tab. You can also format text directly by using the other controls on the Home tab. Most controls offer a choice of using the look from the current theme or using a format that you specify directly. To change the overall look of your document, choose new Theme elements on the Page Layout tab. To change the looks available in the Quick Style gallery, use the Change Current Quick Style Set command. Both the Themes gallery and the Quick Styles gallery provide reset commands so that you can always restore the look of your document to the original contained in your current template. On the Insert tab, the

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SENARAI JADUAL

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| NO. JADUAL | TAJUK | MUKA SURAT |

[Jadual ‎1.1 Bilangan Responden untuk kajian di sekolah menengah kebangsaan sultan abdul halim 2](#_Toc27409355)

SENARAI RAJAH

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| NO. RAJAH | TAJUK | MIUKA SURAT |

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SENARAI KES

SENARAI UNDANG-UNDANG/KONSTIT

SENARAI TRANSLITERASI

SENARAI LAMPIRAN

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| NO. LAMPIRAN | TAJUK | MUKA SURAT |

[LAMPIRAN 1 Soalan Kaji Selidik 2](#_Toc23237499)

SENARAI SINGKATAN

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| Singkatan |  |
| PCA | Principal Component Analysis |
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# PENGENALAN

## Pengenalan

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To change the overall look of your document, choose new Theme elements on the Page Layout tab. To change the looks available in the Quick Style gallery, use the Change Current Quick Style Set command.

## Latar Belakang Kajian

On the Insert tab, the galleries include items that are designed to coordinate with the overall look of your document. You can use these galleries to insert tables, headers, footers, lists, cover pages, and other document building blocks.

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## Objektif Kajian

##### On the Insert tab, the galleries include items that are designed to coordinate with the overall look of your document.

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### Intellectual Capital Intellectual Capital Intellectual Capital Intellectual Capital Intellectual Capital

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Rajah ‎1.1 UniSHMAS Logo

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Jadual ‎1.1 Bilangan Responden untuk kajian di sekolah menengah kebangsaan sultan abdul halim

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| --- | --- | --- | --- | --- |
| **No.** | **Description** | **Gender** | **Age** | **Status** |
| 1 | Aminah | Female | 20 | Single |
| 2 | Ahmad | Male | 37 | Married |
| 3 | Ali | Male | 40 | Married |

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# SOROTAN KARYA

## Pengenalan

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## Kajian Teori

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## Kajian Empirikal

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### Definitions of Banks

On the Insert tab, the galleries include items that are designed to coordinate with the overall look of your document. You can use these galleries to insert tables, headers, footers, lists, cover pages, and other document building blocks.

### History of Banks

On the Insert tab, the galleries include items that are designed to coordinate with the overall look of your document. You can use these galleries to insert tables, headers, footers, lists, cover pages, and other document building blocks.

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### Type of Bank

On the Insert tab, the galleries include items that are designed to coordinate with the overall look of your document. You can use these galleries to insert tables, headers, footers, lists, cover pages, and other document building blocks. When you create pictures, charts, or diagrams, they also coordinate with your current document look.

### History of Islamic Banks

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# METHODOLOGI KAJIAN

## Pengenalan

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## Rekabentuk Kajian

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## Populasi Kajian

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### Shariah Governance

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## Penentuan Saiz Sampel

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| ROA = PROFIT AFTER TAX / FIXED ASSETS | (‎3.1) |

### Measurement of Independent Variable

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# KEPUTUSAN DAN PERBINCANGAN

## Pengenalan

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### Descriptive Statistics

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#### Outliers

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#### Diagnostic Checks

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LAMPIRAN

LAMPIRAN 1
Soalan Kaji Selidik

1. Maksud hadis [↑](#footnote-ref-1)