

**CUSTOMERS' PERCEPTION TOWARD
MUSHARAKA MUTANAQISA IN HOUSING
FINANCING: A CASE STUDY OF KANO
METROPOLITAN AREA NIGERIA**

By

AL-HUSSEIN DOGO- MUHAMMAD

A1211023M04

Masters of Islamic Banking and Finance

Kulliyah of Mu'amalat

Insaniah University College

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ABSTRACT

The study aimed to investigate the customer's perception toward *Musharaka Mutanaqisa* in housing financing in Kano Metropolitan area Kano State Nigeria. The study used Awareness, Religiosity, and Price in measuring the explained variable which is customer's perception toward *Musharaka Mutanaqisa* in housing financing. Data collected using hand delivery questionnaire survey approach. Using simple random sampling procedure, three hundred and fourteen (314) respondents both male and female were selected and to participate in this study. Pearson correlation, Factor analysis, Reliability test and multiple regression method of data analysis were used for hypotheses testing. All the results revealed a positive relationship between the independent variables (IV) and the dependent Variable (DV). The multiple regression results indicate that Religiosity and Awareness factors jointly explained 91.5% of customer's perception toward *Musharaka Mutanaqisa* in housing financing.

Keywords: *Musarakah Mutanaqisa*, Housing financing, Religiosity, Awareness, Price, Perception, Kano.

ABSTRAK

Kajian ini bertujuan untuk mengkaji persepsi pelanggan terhadap *Musharakah Mutanaqisa* pada pembiayaan perumahan di area metropolitan Kano, negeri Kano, Nigeria. Kajian ini menggunakan kesedaran, keagamaan, dan Harga dalam mengukur pembolehubah yang menjelaskan persepsi pelanggan ke arah *Musharaka Mutanaqisa* dalam pembiayaan perumahan. Data dikumpul dengan menggunakan pendekatan penghantaran tangan pendekatan soal selidik. Menggunakan prosedur persampelan rawak mudah, sebanyak tiga ratus empat belas (314) responden kedua-dua lelaki dan perempuan telah dipilih dan untuk mengambil bahagian dalam kajian ini. Korelasi Pearson, faktor analisis, ujian keboleh percayaan dan kaedah regresi berganda analisis data telah digunakan untuk menguji hipotesis. Semua keputusan mendedahkan hubungan yang positif antara pemboleh ubah bebas (IV) dan pemboleh ubah bersandar (DV). Keputusan regresi berganda menunjukkan bahawa nilai agama dan faktor kesedaran bersama menjelaskan 91.5% daripada persepsi pelanggan ke arah *Musharaka mutanaqisa* dalam pembiayaan perumahan.

Kata Kunci: Mysharaka Mutanaqusa, Pembiayaan Perumahan, Keagamaan, Kesedaran, Harga, Persepsi, Kano

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