Major: (Finance) S. No: (05)

Impact of Islamic Banking services and Islamic Banking trust on Islamic Banking performance in Pakistan.



By:

Bilal Khan 01-221152-012

Supervisor:

Ammara Mujtaba

Department of Management Sciences

Bahria Institute of Management and Computer

Sciences

Bahria University Islamabad 2016

ACKNOWLEDGEMENTS

First and foremost, I am grateful to **The ALMIGHTY ALLAH** for establishing me to complete this study.

Then, I acknowledge with gratitude to **Ma'am Ammara Mujtaba**, Department of Management sciences, Bahria University Islamabad, who has supported me all the way through my thesis with her patience and knowledge whilst allowing me the opportunity to work in my own way. I attribute the level of my Masters degree to her support and effort and without her this thesis, too, would not have been completed or written. One simply could not wish for a better or friendlier supervisor.

I place on record, my sense of gratefulness to one and all who directly or indirectly, have lent their help in this project.

Sincere thanks to all of my friends for their nice behavior and immense help for the completion of this investigation

Finally, I wish to extend my cheerful thanks to all of my family members who had always encouraged and boasted up my morale as well as material support provided me the strength to reach this point of life.

ABSTRACT

The purpose of this study is to analyze the performance of Islamic banking particularly in Pakistan, based on the research conducted against Islamic banking performance by taking a sample. The research was based on variable that are Islamic banking services and Islamic banking trust. This study will help to enhance the performance and eliminate the shortcomings that hinder the Islamic banking performance.

| Chapter 1 | 5 |
|------------------------------|------------------------------|
| INTRODUCTION | 5 |
| 1.1 Background | 6 |
| 1.2 Problem statement | 14 |
| 1.3 Research Question | 15 |
| 1.4 Objectives of the study | 15 |
| 1.5 Scope of the Study | 15 |
| 1.6 Theoretical Frame Work | 16 |
| Chapter 2 | 17 |
| Literature Review | 17 |
| Chapter 3 | 35 |
| Research Methodology | 35 |
| 3.1 Sample | 35 |
| 3.2 Instruments and measures | 35 |
| 3.3 Procedure | 36 |
| Chapter No 4 | 37 |
| Results and Discussion | Error! Bookmark not defined. |
| 4.1 RELIABILITY ANALYSIS | 37 |
| Table 4.1.1 | 37 |
| Table 4.1.2 | 37 |
| Table 4.1.3 | 38 |
| 4.2 Frequency distribution | 39 |
| Table 4.2.1 | 39 |
| Table 4.2.2 | 40 |
| 4.3 Correlations | 42 |

| Table 4.3.1 | 42 |
|------------------------------|----|
| 4.4 Regression Analysis | 43 |
| Table 4.4.1 | 43 |
| Table 4.4.2 | 44 |
| Table 4.4.3 | 45 |
| CHAPTER No 05 | 46 |
| CONCLUSION & RECOMMENDATIONS | 46 |
| 5.1 Conclusion | 46 |
| 5.2 Recommendations | 47 |
| References | 48 |

Chapter 1

INTRODUCTION