

Major: (FIN)

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“(Effect of Religion, Price and Awareness In Adoption Of  
Diminishing Musharakah in Pakistan)”



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# Table of Contents

Department of Management Science.....	1
Department of Management Sciences.....	2
Abstract.....	9
Chapter 1: Introduction.....	10
1.1Background of Study:.....	10
1.2: Problem Statement.....	12
1.3 Research Gap.....	12
1.4 Research Questions:.....	12
1.5 Research Objectives:.....	12
1.6 Significance of Study:.....	13
Chapter 2: Literature Review.....	14
2.1 Religion:.....	14
2.1.1 Hypothesis:.....	19
2.2 Price:.....	19
2.2.1 Hypothesis:.....	24
2.3 Brand Image:.....	24
2.3.1 Hypothesis:.....	29
2.4 Awareness:.....	29
2.4.1 Hypothesis:.....	33
3. Theoretical Framework:.....	34
3.1 Independent Variables:.....	34
3.2 Dependent Variable:.....	34
3.3Frame Work.....	34
Chapter: 4 Methodology.....	35
4.1 Research Design:.....	35
4.2 Time Horizon:.....	35
4.3 Population:.....	35
4.4 Sample Size:.....	35
4.5 Demography:.....	36
Chapter:5 Analysis and Results.....	36
5.1Rate of Response:.....	36
5.2Descriptive Data:.....	37

5.3 Respondents Age: .....	37
5.4 Respondents Gender: .....	38
5.5 Respondents Occupation:.....	39
5.6 Respondents Educational Background: .....	40
5.7 Reliability Test:.....	40
5.8 Correlation Analysis: .....	41
5.9 Regression Analysis:.....	43
5.10 Hypothesis From Results: .....	45
5.10.1 Hypothesis 1: .....	45
5.10.2 Hypothesis 2: .....	46
5.10.3 Hypothesis 3: .....	47
4.10.4 Hypothesis 4: .....	47
Chapter: 6 Conclusion: .....	48
6.1 Limitations: .....	49
6.2 Further Research: .....	49
References.....	50

## **Abstract**

The concept of Islamic banking is the emerging concept in Pakistan. A lot of banks came in Pakistan with the name of Islamic banking and there are other conventional banks present in Pakistan who offers the Islamic banking services in Pakistan. Our research has the objective to conduct the in depth investigation of the relationship between the dependent variable (Adoption Of Diminishing Musharakah in Pakistan) and the independent variable (Religion, Price, Brand Image and Awareness). Our study aims to find out the effect of independent variable in adoption of Diminishing Musharakah in Pakistan. We first conduct the literature review of the variables which are present in the from of research paper then we made our research model in which we tells the relationship of independent variable in adoption of diminishing Musharakah in Pakistan. We distribute the question among the respondents to get the results for our research. The sample size of our research is 230 that is drawn from the random sampling. For the testing of the hypothesis of the descriptive data, correlation and regression analysis are calculated by putting the data of the respondents in SPSS. Results indicates that the awareness and religion has the significant and positive effect while price and brand image has insignificant and negative effect in the adoption of diminishing Musharakah in Pakistan.

**Keywords:** Religion, Price, Brand Image, Awareness, Adoption of Diminishing Musharakah in Pakistan.