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UNIVERSITI ISLAM ANTARABANGSA SULTAN ABDUL HALIM MU’ADZAM SHAH

(UniSHAMS)

2019/1441H

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Thesis Submitted to

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APPROVAL PAGE

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ACKNOWLEDGEMENT

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.

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 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 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.

ABSTRAK

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LIST OF ABBREVIATIONS

|  |  |
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| Abbreviations |  |
| PCA | Principal Component Analysis |
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# INTRODUCTION

## Introduction

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## Background of the Study

## Research Objectives

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

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Figure ‎1.1 UniSHMAS Logo

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Table ‎1.1 Number of Participant at Sekolah Menengah Kebangsaan Sulatn Abdula Halim Muadzam

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

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|  |  |
| --- | --- |
| ROA = PROFIT AFTER TAX / FIXED ASSETS | (‎1.1) |

# LITERATURE REVIEWS

## Introduction

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## Overview of Malaysian Islamic Financial and Banking System

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## Banks

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### Definitions of Banks

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### History of Banks

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### Type of Bank

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### History of Islamic Banks

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# RESEARCH METHODOLOGY

## Introduction

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## Theoretical Framework

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## Hypothesis Development

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### Shariah governance

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## Sample Selection

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### Measurement of Independent Variable

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# RESULTS AND DISCUSSIONS

## Introduction

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### Descriptive Statistics

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#### Outliers

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#### Diagnostic Checks

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APPENDICES

APPENDIX 1  
Questionnaires

1. Maksud ayat ini adalah [↑](#footnote-ref-1)