

**FINAL PAPER**

**FACTORS AFFECTING CUSTOMERS' DECISION TO OPEN NEW  
SHARIA BANK ACCOUNT, STUDY ON BANK MUAMALAT IN  
SURABAYA**

Submitted as a final requirement to obtain the  
degree of Sarjana Ekonomi Strata Satu

By:

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FAKULTAS EKONOMI  
UNIVERSITAS PELITA HARAPAN  
SURABAYA**

**2015**



**UNIVERSITAS PELITA HARAPAN SURABAYA**  
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- 2) Not a duplication of published final paper or thesis used for obtaining the Bachelor’s degree from other universities, except for the review of literature with proper reference citation, and
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SHARIA BANK ACCOUNT ON BANK MUAMALAT IN SURABAYA

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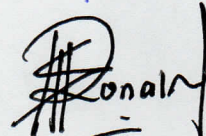
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(In the name of God The Most Merciful and The Most Beneficent)

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Surabaya, 11 April 2016

A handwritten signature in black ink, appearing to read 'Dhuihitta Mahardhika\_Lakshita', written in a cursive style.

Dhuihitta Mahardhika\_Lakshita

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