

DECLARATION OF ORIGINAL WORK

**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (ISLAMIC BANKING)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA (TERENGGANU)**

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Hereby declare that:

- This work has not previously been accepted in substance for any degree, any locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- The project paper is the result of our independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged

Signature : .

Date : 30/06/2014

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ABSTRACT

This paper aimed to investigate the relationship between storage charge, policies, security and payback period with staff's acceptance. In this study also to investigate the most influential factor that influence the staff's acceptance towards Islamic pawn. Some variables were identified and selected such as storage charge, policies, security and payback period to measure the contribution to the acceptance of Islamic pawn. In this study, i am using questionnaire as instrument to obtain data. About 250 sets of questionnaires had been distributed to the staffs at Syarikat Air Kelantan Sdn. Bhd.

The sample size was study through Stratified sampling method. The result of the research shows that all selected variables were significantly relationship with the staff's acceptance acceptance towards Islamic pawn. The result of the study also shows that payback period is the most influential factor influence staff's acceptance towards Islamic pawn. It is hoped that much more research can be done on Islamic pawn, but from different aspects and variables.