



**ACCEPTANCE TOWARDS AR-RAHNU PRODUCT  
AMONG CUSTOMERS OF BANK RAKYAT  
SENAWANG**

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**BACHELOR OF BUSINESS ADMINISTRATION  
(HONS) FINANCE  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA MELAKA**

**MAY 2011**

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**Submitted in Partial Fulfilment  
of the Requirements for the  
Bachelor of Business Administration (Hons) Finance**

**FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITY TEKNOLOGI MARA  
BANDARAYA MELAKA**

**MAY 2011**

## **DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
KAMPUS BANDAR MELAKA**

### **“DECLARATION OF ORIGINAL WORK”**

I, *Fakrul Razi Bin Abdulatif*, (I/C Number: 870302-05-5437)

Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees
- This project paper is the result of my 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:

## **LETTER OF SUBMISSION**

3 May 2011

The Head of Program

Bachelor of Business Administration (Hons) Finance

Faculty of Business Management

University Technology Mara

Campus City of Malacca

Dear Sir/Madam,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper title "ACCEPTANCE TOWARDS PRODUCT AR-RAHNU AMONG CUSTOMERS OF BANK RAKYAT SENAWANG" to fulfill the requirement as needed by the Faculty of Business Management, University Technology MARA.

Thank you

Yours sincerely,

.....

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Bachelor of Business Administration (Hons) Finance

## **ABSTRACT**

The objective of this study is to examine the factors of acceptance towards Ar-Rahnu product among customers of Bank Rakyat Senawang. Islamic pawn-broking (Ar- Rahnu) has a big impact to the society development and hence contributes to economic growth. This study also aims to investigate what factors are able to attract customers who are in need for quick cash to choose Ar-Rahnu product instead of conventional pawn-broking or other financial products. Considering this objective, the current study tends to develop a model, a theoretical framework of doing the Shariah view and product attributes could attract customers from both Muslims and Non-Muslims community to accept and to choose the Ar-Rahnu product offered by Bank Rakyat Senawang specifically. Based on this study, the sampling design selected is non-probability sampling, which is the judgment sampling. The data will be collected by self-administered questionnaires distributed to 50 respondents chosen among the customers of Bank Rakyat Senawang who come to pledge their gold through the Ar-Rahnu product. The responses obtained will be analyzed by using SPSS.