



اَوْبُوْرَسِيْتِي تِي كُوْلُوْمِي مَارَا
UNIVERSITI
TEKNOLOGI
MARA

**Factors Influence Customers' Acceptance towards
Islamic Pawn Broking (Ar Rahnū) : A Study at
Koperasi Permodalan Felda (KPF)**

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DECLARATION OF ORIGINAL WORK



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“DECLARATION OF ORIGINAL WORK”

I'm Nurliana Amira binti Nordin, (911207-14-6080)

Hereby declared that,

- This work has not previously been accepted in substance for my 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

29th June 2015

The Head of Program

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Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**Factors Influence Customers’ Acceptance towards Islamic Pawn Broking (Ar Rahnū): A Study at Koperasi Permodalan Felda (KPF)**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You,

Your Sincerely,

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ABSTRACT

Ar Rahnū is the Islamic pawn broking scheme for the short term collateralized borrowing. The development of Ar Rahnū scheme is to provide an alternative pawn broking service for the borrower. Based on this research the major aim is to examine the factors influencing customer acceptance towards Islamic pwan broking (Ar Rahnū). Moreover, it tries to investigate the relationship between Shariah view, quality service and location. In order to achieve the aims, primary sources of data were used. The primary data were collected through distributing the questionnaire. There are 100 respondents from customers on the Ar Rahnū scheme in Koperasi Permodalan Felda (KPF). The significance of the study is focused on the customer and researcher. Correlation and multiple regressions were used to investigate the relationship between dependent and independent variables. The correlations result indicates that there is a positive relationship between Shariah view, quality service and location with customer acceptance.

Key words: Customer acceptance, Shariah view, quality service, location.

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