



**“THE OPTIMIZING OF AR-RAHNU SERVICE FOR THE GROWTH OF  
ACHIEVEMENT IN BANK RAKYAT SENAWANG BRANCH”**

BACHELOR OF BUSINESS ADMINISTRATION  
(HONS) FINANCE  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
MALACCA ( CITY CAMPUS )

PREPARED BY: NUR AIN BT HJ MOHD SAZALI  
MATRIC NO: 2009688948

PREPARED FOR: MRS SUHAILAH BINTI KASSIM

SUBMISSION DATE: APRIL 2011

**DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION**

**WITH HONOURS ( FINANCE )**

**FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI MARA**

**“DECLARATION OF ORIGINAL WORK”**

*I Nur Ain Bt Mohd Sazali, IC Number: 881101-05-5880*

Hereby declare that:

- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All extract have been distinguish by quotations marks and sources of my information have been specifically acknowledge.

Signature:

Date: 25<sup>th</sup> April 2011

## **LETTER OF SUBMISSION**

25<sup>th</sup> APRIL 2011

The Head of Program  
Bachelor of Business Administration (Hons) Finance  
Faculty of Business Management  
Universiti Teknologi MARA  
Malacca City Campus

Dear Madam,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled "*The Optimizing Of Ar-Rahnu Service For The Growth Of Achievement At Bank Rakyat Senawang*" to fulfill the requirement as needed by the Faculty of Business Management, University Teknologi MARA

Thank you

Yours sincerely

NUR AIN BT MOHD SAZALI

2009688948

Bachelor of Business Administration (Hons) Finance

## TABLE OF CONTENTS

	<i>Page</i>
<i>Title Page</i>	i
<i>The Declaration of Work</i>	ii
<i>Letter of Submission</i>	iii
<i>Acknowledgement</i>	iv
<i>Table of Content</i>	v-vi
<i>List of Figures</i>	vii-viii
<i>List of Tables</i>	ix-x
<i>Abstract</i>	xi
Chapter 1.0: Introduction	
1.1    Introduction	1
1.2    Background of study	4
1.3    Significance of Study	14
1.4    Limitations	14
1.5    Problem Statement	16
1.6    Research Objectives	16
1.7    Research Questions	17
1.8    Scope of Study	17
1.9    Conceptual Framework	18
Chapter 2.0: Literature Review	20 - 32
Chapter 3.0: Research Methodology	
3.1    Research Design	33
3.1.1    Formulation of the Questionnaires	33
3.1.2    Structure of Questionnaires	34
3.2    Interview	35
3.2.1    Formulation of the Interview	
3.3    Sampling Design	36
3.3.1    Population	36

## **ABSTRACT**

### **THE OPTIMIZING AR-RAHNU SERVICE FOR THE GROWTH OF ACHIEVEMENT AT BANK RAKYAT SENAWANG BRANCH**

*By:*

Nur Ain Bt Mohd Sazali

BBA (Hons) Finance

Universiti Teknologi MARA, Malacca, City Campus

*Abstract:*

Ar-Rahnu scheme at Bank Rakyat Senawang branch reach out the outstanding achievement by year to year. Basically, Bank Rakyat Senawang branch aims is to provide efficiency and set strategy to meet the total needs of customers and adaptable to changing perception by customer to using Ar-Rahnu scheme. This research is designed because the product called Ar-Rahnu able to be marketed and can be catalyst for the growth of achievement in Bank Rakyat Senawang. The demand of the product that highly demanded in every month and shows that customers believed on the system of Ar-Rahnu service and knows the advantage of the product. This research uses the Statistical for Social Science (SPSS) VERSION 17.0 to analyze the data from questionnaires. The secondary data, this research use the Bank Rakyat's annual report to find the information about the Ar-Rahnu achievement indicator from 2007 to 2010. The issues that could be raised here are: first, to determine the level of customers' awareness on system of Islamic pawn broking that reflects on growth of the achievement at Bank Kerjasama Rakyat Senawang branch. And second to determine the changing perception towards Islamic pawn broking that relate to the growth of the achievement at Bank Kerjasama Rakyat Senawang branch.