



اُنْبُورَسِيَّتِي تِيكْنُولُوجِي مَارَا

UNIVERSITI TEKNOLOGI MARA
CAWANGAN KELANTAN

**ROLES OF PERSONAL VALUES IN AFFECTING CONSUMER ACCEPTANCE
TOWARDS AR-RAHNU: A STUDY AT BANK RAKYAT GONG BADAK**

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Roles of Personal Values in Affecting Consumer Acceptance towards *Ar-Rahnu* :
A Study at Bank Rakyat Gong Badak

LETTER OF TRANSMITTAL

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Dear Madam,

SUBMISSION OF MARKETING PROJECT PAPER (MKT 662)

It is with great pleasure that I present you my project paper entitled "***Roles of Personal Values in Affecting Consumer Acceptance Towards Ar-Rahnu: A Study at Bank Rakyat Gong Badak***" for your kind evaluation as required by the Faculty of Business Management, UiTM.

Thank you.

Yours Sincerely,

.....

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“Glory to Allah S.W.T, Most Gracious, the Most Merciful, and peace upon his messenger Holy Muhammad S.A.W.”

All the worship belongs to only Allah. I seek refuge to Allah from wickedness within and from the evil deeds. I also praised to Allah S.W.T for giving me courage, time, strength, and knowledge to complete this project paper properly.

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TABLE OF CONTENTS

| | |
|--|----------|
| DECLARATION OF ORIGINAL WORK | i |
| LETTER OF TRANSMITTAL | ii |
| ACKNOWLEDGEMENT | iii |
| TABLES OF CONTENTS | iv |
| LIST OF TABLES | viii |
| LIST OF FIGURES | x |
| ABSTRACT | xi |
| CHAPTER 1: INTRODUCTION TO RESEARCH | 1 |
| 1.0 INTRODUCTION | 1 |
| 1.1 BACKGROUND OF THE STUDY | 1 |
| 1.2 PROBLEM STATEMENT | 4 |
| 1.3 RESEARCH OBJECTIVES | 6 |
| 1.4 RESEARCH QUESTIONS | 7 |
| 1.5 RESEARCH HYPOTHESIS | 8 |
| 1.6 SCOPE OF STUDY | 10 |
| 1.7 SIGNIFICANCE OF STUDY | 11 |
| 1.7.1 SIGNIFICANCE TO THE RESEARCHER | 11 |
| 1.7.2 SIGNIFICANCE TO THE MANAGEMENT OF BANK RAKYAT | 11 |
| 1.8 LIMITATIONS OF STUDY | 12 |
| 1.8.1 COST | 12 |
| 1.8.2 TIME CONSTRAINTS | 12 |
| 1.8.3 COOPERATION | 12 |
| 1.8.4 LACK OF EXPERIENCE AND SKILLS | 13 |
| 1.8.5 DIFFICULTY IN OBTAINING CONFIDENTIAL INFORMATION | 13 |

ABSTRACT

The aim of this study is to investigate whether personal values affect the consumers to accept Ar-Rahnu services being done at Bank Rakyat Gong Badak, Kuala Terengganu. Ten personal values from Schwartz Value Theory that are categorized under three categories include Openness to Change, Self-Enhancement, Conservation and Self-Transcendence. As Bank Rakyat Gong Badak has been chosen for this study, the researcher is also interested to determine the most influence personal values that affect consumers to accept Ar-Rahnu offered by Bank Rakyat. Therefore, several recommendations or suggestions could be provided to the Bank Rakyat in order to know the acceptance of the consumer towards Ar-Rahnu services, to increase the performance of Ar-Rahnu services and to sustain the great performance towards Ar-Rahnu services offered by Bank Rakyat in the future. In collecting data, the researcher used both types of data which are primary and secondary data. Moreover, in order to get information for this study, 60 questionnaires were distributed to the respondents who are the existing consumers of Ar-Rahnu visiting Bank Rakyat Gong Badak at Kuala Terengganu. The data collected was then tested on its reliability and further analyzed using Frequency Distribution Analysis. Besides that, Regression Analysis was used in this study to test the entire hypothesis. The findings of this study suggest that Conservation is the highest significant in explaining Consumer Acceptance towards Ar-Rahnu by Bank Rakyat. Based on the results obtained from this study, the researcher suggests some recommendations that can help the organization, Bank Rakyat Gong Badak to increase up the total accounts of Islamic pawn broking especially Ar-Rahnu services. Moreover, the organization can use the suggested strategy and redesign its current strategies in promoting Ar-Rahnu services after knowing the roles of personal values in affecting consumer acceptance towards Ar-Rahnu services.