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FACULTY OF BUSINESS MANAGEMENT

A STUDY ON THE CUSTOMERS' PERCEPTION TOWARDS THE  
CONTRIBUTIONS OF AR RAHNU SCHEME PROVIDED BY  
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## DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION  
WITH HONOURS (FINANCE)  
FACULTY OF BUSINESS MANAGEMENT  
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**I, NOOR FADILA BT ABD LATIF, (I/C Number: 880924-11-5640)**

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: 3 Feb 2022

## ABSTRACT

*The study has taken place at Ar Rahnu Maidam Batu Enam in order to identify the customers' perception on the contribution of Ar Rahnu scheme provided by Maidam Batu Enam. The researcher has chosen the organization customers itself amounted to 600 population for this study, with the size of sample 150. In order to collect the data, the researcher has distribute the questionnaires to 150 customer but the completed and successful questionnaires only manages been collected amount to 120 questions only. Pawning according to islam or Ar Rahn is differ with the conventional pawning in a way that it charges safekeeping fees for the collateral instead of interest. Furthermore, the practice of course is safer with shariah principle. The main objective of this study is to identify the customers' perception on the contribution of Ar Rahnu scheme provided by Ar Rahnu Maidam Batu Enam that based on Kuala Terengganu. The organization is one out of 9 branches of Muassasah Gadaihan Islam Terengganu (MIGIT) which is the headquarter and was under Majlis Agama Islam dan Adat Istiadat Melayu Terengganu MAIDAM.*

*The study focus on three aspects that are the contribution base on socio economic development, second is through the contribution in terms of micro credit to the own business group and lastly the contribution through the alternative to conventional pawn broking to its customers that also being respondents to this study. The method of this study is using a descriptive study. This is because this kind of approach is more appropriate because the research problem has clearly define and also because the researcher has a knowledge within the area. The method of data collection is using the primary data that is through the questionnaires and also using the secondary data through the data gathering from journal, articles, newspaper, books and also information from internet. The findings of this study have been disclosed the main contribution through the customers' perception towards the Ar Rahnu scheme provided by Ar Rahnu Maidam Batu Enam that has been pointed up in the chapter 4.*

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