

UNIVERSITI TEKNOLOGI MARA

**THE DIRECTORS AWARENESS
TOWARDS FACTORS OF RISK: A
STUDY IN AR-RAHN YaPEIM KUALA
LUMPUR**

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Academic Writing submitted in partial fulfilment
of the requirements for the degree of
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AUTHOR'S DECLARATION

I declare that the work in this academic writing was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and it is results of my own work unless otherwise indicated or acknowledged as referenced work. This academic writing has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Under Graduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

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ABSTRACT

Ar-Rahn Scheme already part of today's community culture which is as a scheme that helped Malaysian especially Muslim to make pawnshop with the low safekeeping fee. However, in helping the community especially Muslim in Malaysia, the government has established the foundations which is YaPEIM that provided Islamic pawnshops or *ar-rahn*. YaPEIM was established to helping Muslim to get Islamic Pawnshops and also to helping the poverty to gain their economic within give a loan to them start the business. Furthermore, every entrepreneur under YaPEIM would being given a skill to starting their business and also will monitor from time to time. However, YaPEIM as the one that provided Islamic pawnshop have to maintain the reputation from any factor that would being affecting the reputation. So, to main their reputation as one of the Islamic pawnshop, every staff have known their responsible to increasing reputation of YaPEIM. Also, the awareness of the staff is very important to avoid any risk to the YaPEIM especially *ar-rahn*. Hence, this study explains the awareness of the YaPEIM's Staff on factors of risk and the effect of risk to the YaPEIM. This study analyses by using the quantitative method. Quantitative method is set of questionnaire that were distributes to the respondents. Hence, data were gathered through distributed 60 questionnaire, but only 47 of the questionnaire was answered. The finding will assist the YaPEIM is known the level of awareness of the staff on the risk of the *ar-rahn* especially in YaPEIM branches in area Selangor and Kuala Lumpur.

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