



اُونِيُوَرَسِيْتِي تِيكْنُولُوْجِي مَارَا

UNIVERSITI
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**FACTORS CONTRIBUTE CUSTOMER
TOWARDS USING
AR RAHNU SCHEME IN MGIT**

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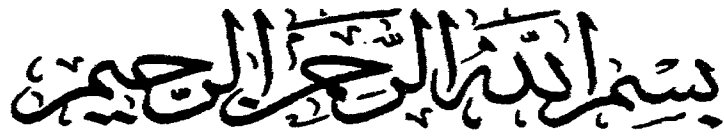
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ABSTRACT

This paper aims to identify the factors and most contributing factor towards using ArRahnu scheme in Muassasah Gadaian Islam Terengganu (MGIT) and also relationship among factors. Questionnaires were used to collect the data and were analyzed via frequency analysis, multiple regressions and Pearson's correlation coefficient. The findings indicate the majority of Malays was aware and use of this scheme. The findings also indicate that the majority of Islamic pawn broking consumers are in an income ranged of RM1001-RM2000, mainly from the government sector. It is also found that the relationship among factors were positive relationship and the most contributing factor towards using ArRahnu scheme in Muassasah Gadaian Islam Terengganu (MGIT) was customer service. The others factors that were tested were pricing system and shariah view.

Keywords:ArRahnu scheme in MGIT, pricing system, shariah view, customer service.

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