



**FACTORS AFFECTING CUSTOMERS' ACCEPTANCE OF
ISLAMIC PAWN BROKING AT AR-RAHNU MAIDAM DUNGUN**

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ABSTRACT

MAIDAM or Majlis Agama Islam dan Adat Melayu Terengganu is a government body which responsible to coordinate and manage all matter relate to Muslim economy. One of the service offers by MAIDAM is Ar-Rahnu scheme. The Ar-Rahnuscheme offer by MAIDAM is who responsible to coordinate and manage all matter relate to Muslim towards gold. The acceptance of people towards this scheme is moderately good. Thus, it is interesting to identify the acceptance of customers toward Ar-Rahnu MAIDAM. So, researcher selects a topic of the factors affecting customers' acceptance of Islamic pawn broking at Ar-Rahnu MAIDAM Dungun. 279 sets of questionnaires had been distributed to the customers who came to mortgage, redeem and pay safekeeping of their gold. The researcher focus for regular and new customers as respondents to answer the questionnaire. The finding reveals that customers accept scheme of Ar-rahnu by MAIDAM with good customer services and most satisfied with security and trust by Ar-Rahnu. Ar-Rahnu a financial sources for who need cash quickly. Service was provided by MAIDAM is very efficiently at counter for customers. The improvement by MAIDAM for all aspect will be more focus to achieve as a success organization.