



**DETERMINANTS IN CUSTOMERS' SATISFACTIONS TOWARDS  
QUALITY OF THE AR-RAHNU SERVICE PROVIDED: CASE STUDY  
IN KLUANG, JOHOR**

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JOHOR**

**JUNE 2015**



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**Submitted in Partial Fulfillment of the Requirement for the  
Bachelor of Business Administration  
(Hons) Islamic Banking**

**FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
JOHOR**

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# **DECLARATION OF ORIGINAL WORK**



## **BACHELOR OF BUSINESS ADMINISTRATION (HONS) ISLAMIC BANKING FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI MARA JOHOR**

### **“DECLARATION OF ORIGINAL WORK”**

I, Norhazwani Binti Ramli,  
I/C Number: 920107-01-5790  
I/D Number: 2013451808

Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally overseas and is not being concurrently submitted for this degree or any other degrees
- This project paper is the result my independent work and investigation, except where otherwise stated
- All verbatim extracts have been distinguished by question marks and sources of my information have been specifically acknowledged.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## LETTER OF SUBMISSION

The Programme Coordinator  
Bachelor of Business Administration (Hons) Islamic Banking  
Faculty of Business Management  
Universiti Teknologi MARA  
85009 Segamat, Johor.

Dear Sir,

### SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**Determinants in Customers’ Satisfaction towards Quality of the Ar-Rahnu Service Provided: Case Study in Kluang, Johor**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

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NORHAZWANI BINTI RAMLI

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Bachelor of Business Administration (Hons) Islamic Banking

## **ABSTRACT**

In the midst of current economic slowdown, those in financial predicament are looking for the various avenues in order to obtain speedy cash. For people who are desperate for money, they may approach for traditional money lender like loan shark because the transaction is easier rather than trading with pawnshop. However, the borrowers were burdened with the high interest rate imposed on the loans (Ahmad, 2012). From the problems, I will conduct a survey on the Determinants in Customers' Satisfaction towards Quality of the Ar-Rahnu Service Provided in Kluang, Johor. The main objective of this study is to examine the factor that influence customer satisfaction towards quality of the Ar-Rahnu service provided. The study will be conducts by using primary data for instance questionnaire survey. I will be using quantitative method whereby I will adapting questionnaires from the previous researcher . The data will be obtains from the respondent from various levels of demographic by using random sampling. In addition, I also will be using SPSS system in generating my data collections which includes: demographics, normality test, reliability test, descriptive analysis, correlation analysis and regression analysis. For conclusion, the case study will be conducts in order to clarify on the satisfactions of the Ar-Rahnu's customer in order to improve the Ar-Rahnu system and services in futures.