



FACTORS INFLUENCING CUSTOMERS TO CHOOSE AR  
RAHNU IN BANK RAKYAT SUNGAI BULOH

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BACHELOR OF BUSINESS ADMINISTRATION WITH  
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MELAKA

APRIL 2011

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SUNGAI BULOH

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Submitted in Partial Fulfillment  
Of the Requirement for the  
Bachelor of Business Administration  
(Hons) Finance

FACULTY OF BUSINESS MANAGEMENT  
UITM, MELAKA

APRIL 2011

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION  
WITH (HONS) FINANCE  
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UNIVERSITI TEKNOLOGI MARA  
“DECLARATION OF ORIGINAL WORK”**

I, SITI NUR FASHAH BINTI ROSLAN

I/C Number: 880524-56-5394

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project-paper is the result of my 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: \_\_\_\_\_

## **LETTER OF SUBMISSION**

April 2011

**The Head of Program  
Bachelor of Business Administration with (Hons) Finance  
Faculty of Business Management  
Universiti Teknologi MARA  
75200 Melaka**

Dear Sir,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled **‘FACTORS INFLUENCING CUSTOMERS TO CHOOSE AR RAHNU IN BANK RAKYAT SUNGAI BULOH’** to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

**SITI NUR FASHAH BINTI ROSLAN**  
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Bachelor of Business Administration with (Hons) Finance

## **ABSTRACT**

Ar Rahnu is the most popular tools or mechanism in helping people who are from the middle and the lower income range. In addition, the level of the acceptance of the people toward Ar Rahnu shows an increase from time to times. From this reason, one study is conducted with the aim to identify the factors influence customers to choose Ar Rahnu in Bank Rakyat Sungai Buloh since the numbers of customers do Ar Rahnu in Bank Rakyat increases from year to year. There are seven factors that have been studied, which were liquidity, process, low of safekeeping fees, payback period, safety, Islamic concern and asset pledge. Questionnaire has been used in this study to identify the factors that influence the customers to do Ar Rahnu in Bank Rakyat Sungai Buloh. The researcher chooses to use descriptive research design as method and the researcher use survey in order to collect the data. Data used in this research are primary and so on secondary data such as journal and books. Researcher also use questionnaire to obtain the data in order to get the feedback from customers who applied Ar Rahnu in Bank Rakyat. The sample size in this research is 50 respondents of customers who do Ar Rahnu in Bank Rakyat. The researcher is also able to give some recommendations and suggestion on how to improve and increase the level of customers' service based on the factor obtained after analysis, findings and interpretation. The conclusion of this study was the outcome from the survey analysis and findings.