



A dissertation submitted to Universiti Teknologi MARA in partial fulfillment of requirement for the Bachelor in Business Administration (Honors) Finance.

THE FACTORS THAT CONTRIBUTE TO THE CUSTOMER'S ACCEPTANCE
TOWARDS ISLAMIC PAWN BROKING SCHEME (AR-RAHNU) AT BANK RAKYAT
DUNGUN, TERENGGANU.

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Kelantan Darul Naim

Dear Sir,

SUBMISSION OF PROJECT PAPER (BM222)

Enclosed is final draft of project paper entitled “The Factors That Contributes to The Customer’s Acceptance towards Islamic Pawn Broking Scheme (Ar-Rahnu) at Bank Rakyat Dungun, Terengganu”. The purpose of this report to fulfill the requirements that is needed by the Faculty of Business Management at Universiti Teknologi MARA.

I hope this report will meet your requirement and achieved its desired objective.

Thank you.

Yours sincerely,

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Abstract

Pawn broking service is one of the instruments for getting easy cash, especially to customer who are not from the formal finance service system. For this research, the researcher had define the objective of the study and basically, there are five parts that had done completed by researcher which are introduction, literature review, research methodology, finding and analysis and lastly in conclusion and recommendation for this thesis. First objective is the researcher want to identify which variable among pricing valuation system, service quality, fee charge and syariah view that derives the customer's selection of *Ar-Rahnu*. Second, the researcher intended to determine what is the relationship between customer's selection toward '*Ar-Rahnu*' with pricing valuation system, service quality, fee charge and *Syariah* view. The main objective is to expose and encourage people for selecting the Islamic scheme rather than continue with conventional scheme. The researcher had used exploratory study for the research method. 150 sets of questionnaires had been distributed to the customers at Bank Rakyat Dungun, Terengganu to get the data. Nevertheless the finding reveals that *Syariah* view is the major factor that contributes the customer to choose this scheme at Bank Rakyat Dungun. The other factors which are pricing valuation system, service quality and fee charge also had been accepted as the factors that contribute to the customer's acceptance towards Islamic pawn broking scheme (*Ar-Rahnu*) at Bank Rakyat Dungun, Terengganu.