



اَوْنِبُورْسِيَّتِي تِيكْنُولُوجِي مَارَا
UNIVERSITI TEKNOLOGI MARA
CAWANGAN KELANTAN

**THE STUDY OF CUSTOMER PREFERENCES
TOWARDS AR-RAHNU IN BANK RAKYAT
GUA MUSANG**

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LETTER OF TRANSMITTAL

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Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached here with, is the project paper entitled “**The Study of Customer Preferences Towards Ar-Rahnu in Bank Rakyat Gua Musang**” in fulfilling the requirement by the faculty of Business Management, MARA University of Technology.

I hope this project paper will fit the requirement and expectation of the subject matter. The code for this subject is FIN 667. I would also like to thank for all the guidance and support in this completion of project paper.

Thank you.

Yours sincerely,

.....

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From this project paper, I get a lot of experience whereby it has built the self confidence and increase my knowledge. I would try to use all the experience that I have gotten in doing this project paper to be implemented in my future.

...Thank You Very Much....

TABLE OF CONTENTS

TITLE	PAGE
Declaration of Original Work	i
Letter of Transmittal	ii
Acknowledgments	iii
Table of Contents	iv
List of Table	vii
List of Figure	viii
Abstract	ix

CHAPTER 1: INTRODUCTION

1.0 Introduction	1
1.1 Introduction of Study	1
1.2 Problem Statement	3
1.3 Research Objective	4
1.4 Research Questions	5
1.5 Research Hypothesis	5
1.6 Scope of Study	7
1.7 Limitation of Study	8
1.8 Significant of Study	8
1.9 Definition of Terms	9

ABSTRACT

The Ar-Rahnu scheme is most appropriate as it provides a financial product for the small business group which may have limited access to loan facilities from the conventional financial system. The Ar-Rahnu scheme is the main source of funds for those who need loans immediately for a specific period. The majorities of the customers of the scheme are in financial difficulties and use the Ar-Rahnu scheme because their systems and procedures are fast, flexible and easy. The aim of this study was to examine the customer preferences towards Ar-Rahnu in Bank Rakyat Gua Musang. There are four factor that been studied, which pricing strategy, shariah, confidential and level of income. This study also was conduct to identify the factor that influence people in Gua Musang choose Ar-Rahnu in Bank Rakyat Gua Musang. In this study, data was collected using a set of questionnaire and had been used in order to get back from customers. Researcher had been distributed 150 questionnaires to Bank Rakyat Gua Musang customer. The data collected was then test on frequency analysis, reliability analysis, descriptive statistics, crosstab test, regression analysis and hypothesis testing.

Keywords: Ar-Rahnu scheme, customer preferences, pricing strategy, shariah,
confidential, level of income