



**A STUDY ON FACTORS CONTRIBUTE TO THE ACCEPTANCE OF AR-RAHNU  
SCHEME IN AGROBANK KOTA BHARU**

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**DECLARATION OF ORIGINAL WORK**




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I am, WAN SITI NOR HIDAYAH BINTI WAN IBRAHIM, (I/C Number: 870609-29-5312)

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 extract have been distinguish by quotation marks and sources of my information have been specifically acknowledgement.

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## **ABSTRACT**

This research was conducted to study the relationship between acceptance of ar-rahnu with syariah principle, convenient, customer services and pricing. The objective of this research is to identify the relationship between independent variable (syariah principle, convenient, customer services and pricing) and dependent variable (acceptance of ar-rahnu). This study also was conducted to determine the most influences factor towards acceptance of Ar-Rahnu Scheme. Finally, the purpose of this study is to recommend about the effective way that can be done by Agro Bank in helping the ar-rahnu's customer satisfaction and increase the trend acceptance of ar-rahnu. The researcher had distributed the questionnaire among 123 ar-rahnu's customer. After collecting the data and analyze it, the result shows that there are relationship between convenient, customer services and pricing with acceptance of ar-rahnu. Most of the respondents agree that there is near perfect relationship between the convenient and acceptance ar-rahnu. By conducting this research also, the researcher hopes that Agro Bank can improve their service level in order make sure improvement in acceptance of ar-rahnu at Agrobank.

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