



**A STUDY ON CUSTOMER ACCEPTANCE TOWARDS
AR RAHNU MAIDAM BATU ENAM**

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DECLARATION OF ORIGINAL WORK



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I, NUR AINI ASIKIN BINTI MAMAT, (I/C NUMBER: 871008-11-5704)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree. Any locally or overseas, and is not being concurrently for this degree or any other degrees.
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ABSTRACT

This paper aimed to identify the factors that have contributed to the acceptance of the Ar Rahnu MAIDAM Batu Enam. *Ar-Rahn* means to make a property a security in respect of a right of claim which may be answered by means of that thing as in case of debt. The objective of the paper is to study the Customers Acceptance towards Ar Rahnu MAIDAM Batu Enam. This is to have preliminary information on the pawners' backgrounds such as age, income, education level, and the factors why customers accept Ar Rahnu MAIDAM. Several identifiable variables were selected concerning shariah compliance, pricing system, pledge asset, customer services and location. For the sample and respondents, this study present primary data collected by self-administrated questionnaires involving a sample of 160 respondents of Ar Rahnu MAIDAM Batu Enam. For the methodology, the researcher used reliability, frequency, descriptive, correlation and multiple regressions to analyze the data. The researcher use reliability test is to test the result for each section and for all variables. For the frequency is to distribute the individual values or ranges of value for the variables. The descriptive analysis used is to determine which items were performing well and which needed an additional attention. The correlation coefficient analysis is to measure the significant level of relationship between independent variable and dependent variable. The last methodology is multiple regressions. Regression analysis is used in order to substantiate the hypotheses testing. The result of the investigation demonstrated that all the identifiable construct were substantial to very strong and significant correlated with the customer acceptance towards Islamic pawn broking in Ar Rahnu MAIDAM Batu Enam.



TABLE OF CONTENT

CONTENTS	PAGE
DECLARATION OF ORIGINAL WORK	i
LETTER OF SUBMISSION	ii
ACKNOWLEDGEMENT	iii
LIST OF CONTENTS	iv-vi
LIST OF FIGURES	vii
LIST OF TABLES	viii-ix
ABSTRACT	x

CONTENTS	PAGE
-----------------	-------------

CHAPTER 1: INTRODUCTION

1.1	Islamic pawn broking in Malaysia	3
1.2	Background of company	4-10
1.3	Problem Statement	11
1.4	Research objective	12
1.5	Theoretical Framework	13
1.6	Hypothesis	14-15
1.7	Research scope	15
1.8	Significant of study	16



1.9	Problems and limitation of study	16-17
1.10	Operational Definition	17

CHAPTER 2: LITERATURE REVIEW

2.0	Introduction	19
2.1	Customer acceptance	19-20
2.2	Shariah compliance	20-21
2.3	Pricing system	21-22
	2.3.1 Pricing system offered by Ar-Rahnu MAIDAM	23
	2.3.2 Pricing system offered by Bank Pertanian Malaysia	24
	2.3.3 Bank Kerjasama Rakyat Malaysia Berhad	25
2.4	Pledge asset	26
2.5	Customer services	27
2.6	Location	28
2.7	Summary based on all Literature review	29-30

CHAPTER 3: RESEARCH METHODOLOGY

3.1	Introduction	32
3.2	Variables	32
3.3	Data Collection Method	32-33
3.4	Sampling Design	33-34
3.5	Data Administrative and Analysis	
	3.5.1 Reliability Testing	35
	3.5.3 Frequency Distributions/ Analysis	35
	3.5.4 Mean	35
	3.5.5 Descriptive Analysis	35