THE FACTORS THAT INFLUENCING THE INVOLVEMENT OF MALAY SOCIETY IN K TERENGGANU IN USING AR RAHNU SCHEME AT MU'ASSASAH AR RAHNU MAIDAM-KPAT

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ABSTRACTS

This study is examines the factors that influence the involvement of Malay society in using Islamic Pawnbroking, Ar Rahnu in Muassasah ArRahnu, MAIDAM-KPAT, Jalan Tok Lam, K.Terengganu. It can be determined by several factors and the researcher has find out three major factors which are; Quality products, benefits, and promotions that may influence to the involvement of Malay society Kuala Terengganu in using Ar Rahnu scheme. Refers to the result of findings and analysis, Pearson's correlation for quality Products factor it has the relationship with the involvement of Malay society in Kuala Terengganu area to use Ar-Rahnu scheme provided by Mu'assasah Ar-Rahnu MAIDAM-KPAT $r = 0.408$. The main factors that influencing to the involvement is no fraud and immediate cash and it is true that the factors of need immediate cash is the main factors influence Malay society in K Terengganu in using Ar Rahnu scheme there with highest mean result that is 4.9770 on average. While for the benefits factor, it also has a relationship with an involvement, $r = 0.564$, it can be accepted, the main causes is to support child educational at mean average of 3.4138. Results for the factors of promotions and involvement show that $r = 0.346$, correlation is weak and it has definite but small relationship, it indicates that the main factors that influencing to the involvement Malay society in Kuala Terengganu for promotions factors is suggestions from friends and relatives. From the demographic factors, it indicates that females, married, age in range 38-47 years old, housewife, husband work on own, income above RM401-RM800, the education is secondary school, and with children between 3-5 people are the majority who use Ar-Rahnu at Mu'assasah Ar-Rahnu MAIDAM-KPAT, Jalan Tok Lam, Kuala Terengganu. The result also shows all customers have savings. Most of the customers are also the owner of the house and use motorcycle as transportation. There are averages of customers who use conventional pawn broking before and not. For the other Islamic Pawnbroking Institution, the majorities only use Ar-Rahnu that is provided by Mu'assasah Ar-Rahnu MAIDAM-KPAT. There is some recommendations for Mu'assasah Ar Rahnu MAIDAM_KPAT, such as has to broaden their promotion through mass media such as television, radio while for future research should add more questions related to the factors of quality product and benefits. Also should consider other independent variables, which has not been included in this study such as attitudes, truth worthiness, administration, and cultural.

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