



**“A STUDY ON THE FACTORS THAT INFLUENCE
MUSLIM CUSTOMERS TO CHOOSE CONVENTIONAL
PAWN BROKING KOTA BHARU KELANTAN”**

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DECLARATION OF ORIGINAL WORK



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ABSTRACT

The main purpose of this study is to obtain the factors that influenced Muslim customers to choose Conventional Pawn Broking in Kota Bharu Kelantan. These is based on issues arise due to Muslim people who go to Conventional Pawn Broking although the transaction offers by them involved with riba. Thus this study will focus on analyzing the main factors that influences them. Sample was taken from Muslim customers that choose to used Conventional Pawn Broking in Kota Bharu Kelantan by using Simple Random Sampling and the sample of this study are 100 people. Next the researcher analyzes and evaluated the information and make conclusion from this information. Three analysis methods were used in this study. It started with the measurement the reliability Cronbach's alpha, followed by frequencies analysis and then continued with cross tabulation analysis. Based on the findings, the researcher designed and provides certain recommendation that can be made in order to influences Muslim customers to used Islamic Pawn Broking Ar-Rahnu that is free from riba elements.

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