

UNIVERSITI TEKNOLOGI MARA

**A STUDY OF PUBLIC AWARENESS
TOWARDS AR-RAHNU OFFERED
BY BANK RAKYAT KULAS
TENGAH IN KUCHING SARAWAK**

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Academic Writing submitted in partial fulfilment
of the requirements for the degree of
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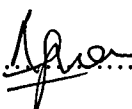
July 2018

AUTHOR'S DECLARATION

I declare that the work in this academic writing was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as reference work. This academic writing has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Under Graduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

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ABSTRACT

Our country had used two types pawning in pawnshops which is conventional pawning and Islamic pawning. There are a few of people, especially Muslims who are still use conventional pawning. As we know, the conventional pawning has usury and uncertainty that have been banned and prohibited in the Al-Quran. This study was conducted to increase the public awareness of Ar-Rahnu offered by Bank Rakyat Kulas Tengah in Kuching Sarawak. The problem in this study is the public have a lack of knowledge about Ar-Rahnu. Other than that, they prefer to borrow money from illegal source such as 'Ah Long'. In particular, this study is to observe the level of awareness of the public into Ar-Rahnu offered by Bank Rakyat Kulas Tengah in Kuching Sarawak. Because of these problems, the objective of this study is to identify the level of public knowledge towards Ar-Rahnu offered by Bank Rakyat Kulas Tengah in Kuching Sarawak, to identify the factors that influence public into Ar-Rahnu offered by Bank Rakyat Kulas Tengah in Kuching Sarawak and to know the implementation to promote *Ar-Rahnu* (Islamic pawning) to the public. This study obtains a questionnaire and interview regarding to awareness of public towards Ar-Rahnu. The data was analysed by frequency distribution and descriptive statistic. The result of this study is the public knows what is Ar-Rahnu but they did not know the advantage and the details of Ar-Rahnu offered by Bank Rakyat Kulas Tengah in Kuching Sarawak. The result of this study is to suggest that more factors and promotion about Ar-Rahnu should be emphasized to increase the level awareness of public into Islamic pawning.

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