

UNIVERSITI TEKNOLOGI MARA

**ANALYZE FACTOR OF
INFLUENCING CUSTOMER
ACCEPTANCE TOWARDS
SCHEME OF AR RAHNU: CASE
STUDY AT AR RAHNU YaPEIM IN
KUALA LUMPUR**

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Academic Writing submitted in partial fulfillment of the
requirements for the degree of
Bachelor in Muamalat

Academy of Contemporary Islamic Studies

July 2018

AUTHOR'S DECLARATION

I declare that the work in this academic writing was carried out by the regulations of Universiti Teknologi MARA. It is original and is the results of my work unless otherwise indicated or acknowledged as referenced 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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ABSTACT

The existence of an Islamic mortgage scheme (*Ar-Rahn*) in Malaysia has gained place in the hearts of the community as one of the Islamic financial instruments. *Ar-rah*n is carried out by providing fast, transparent, fair, and fair cash loan facilities and based on Shari'ah principles. This paper aims to evaluate the extent of the community's belief in Islamic mortgage scheme (*Ar-rah*n) by looking at the pattern of public acceptance of this scheme. A total of 50 respondents were involved in responding to questionnaires distributed consisting of customers who used *Ar-Rahn* service. For the verification of this study, it uses two methods of data acquisition and data analysis. The data acquisition method uses primary data and secondary data through questionnaire, direct interviews with respondents involved and through the reading of previous research results. While the way data analysis is done by using three methods or techniques, mean score analysis, factor analysis and logistic regression analysis. The findings show that *Ar-rah*n and *Ar-Rahn*'s location have a strong influence on the acceptance of the community towards the scheme of Islamic Charity (*Ar-Rahn*) after being measured using the mean score analysis method.

ACKNOWLEDGEMENT

Firstly, I wish to thank to Allah SWT for giving me the opportunity to embark on my Degree and for completing this long and challenging journey successfully. My gratitude and thanks go to my supervisor Dr. Fairuzah Hj Basri. Thank you for the support, patience and ideas in assisting me with this project. I also would like to express my gratitude to the staff of the Foundation of the Islamic Economic Development of Malaysia (YaPEIM), especially En Nasri bin Aman as my supervisor for providing the facilities, knowledge and assistance.

My appreciation goes to the staff members and customers at *Ar rahn* YaPEIM who provided the facilities and assistance during sampling. Special thanks to my friends for helping me with this project.

Finally, this thesis is dedicated to the loving memory of my mother and my late father for the vision and determination to educate me. This piece of victory is dedicated to both of you. Alhamdulillah.

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