

**UNIVERSITI TEKNOLOGI MARA**

**FACTORS INFLUENCING THE  
ACCEPTANCE ON AR-RAHN AMONG  
COMMUNITY AT BANK RAKYAT  
PETALING JAYA**

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

**Academy of Contemporary Islamic Studies**

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## 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 it is results of my own 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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## ABSTRACT

The purpose of this study is to determine and analyse on factors influencing accepting on Islamic based pawn broking among community. Using Descriptive analysis of factors influence the community acceptance on Ar-Rahn. Three factors are present by researcher which is Pledge Assets, Service Quality and Pricing System. 110 questionnaires were distributed personally. However, about 78 respondents returned the questionnaires which are usable. Data analysis method of this study is frequency analysis and correlation coefficient were used to find out whether the three factors stated were influencing the accepting on Ar-Rahn among community at Bank Rakyat in Petaling Jaya. The result show that those factors which is pledge asset, service quality and pricing system indicated significant relationship with customer acceptance. From the table shown, significant level between three factor and customer acceptance are linearly related. Therefore, the management of Ar-Rahn institution should alert and maintain their excellent service. It is important for financial institutions as well as governing bodies to keep investigate and maintain the factors that influencing the acceptance on Ar-Rahn.

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