



**STUDY OF CONSUMER ACCEPTANCE ON AITAB
(RETAIL) AT RHB ISLAMIC BANK BERHAD**

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ABSTRACT

Hire-purchase-i, or some called AITAB is one of the latest innovative products of Islamic banks which is designed to meet the current demand and avoid certain risk in the financing of consumer personal needs. This facility is widely used to finance an asset either for individual, corporate customer or corporate company. This paper is to study the consumer acceptance of hire-purchase-I at RHB Islamic Bank Berhad, as it's a butter and bread for the Bank. Hire-purchase-I has grown in popularity and continuously expand due to demand from customers.

This paper, therefore, attempts to address some challenges and prospect of implementing Hire-purchase-I in RHB Islamic Bank Berhad. The questionnaires aiming about 100-150 customers, bank officers and Sales representative at eliciting their awareness and perception of Hire-purchase-I at RHB Islamic Bank Berhad.