



**UNIVERSITI TEKNOLOGI MARA**

**A STUDY TO EXPLORE THE FACTORS THAT CAN MOTIVATE  
PUBLIC IN KOTA KINABALU TO PATRONIZE BANK  
MUAMALAT'S AR-RAHNU**

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## ABSTRACT

The objective of this study is to explore the factors that can motivate the public in Kota Kinabalu to patronize Bank Muamalat's Islamic pawn broking or Ar-Rahnu. More specifically, to examine the factors or reasons of customers for choosing Bank's Ar-Rahnu rather than conventional pawn broking. A self-administered questionnaire was used to carry out to collect raw data from the respondents.

The findings revealed that all the independent variables, awareness, Islamic reputation, service quality, low interest and safe/secure can significantly influence the public to patronizing of Islamic Ar-Rahnu offered by Bank Muamalat Kota Kinabalu. The findings urged Bank Muamalat to serve their customers by adding extra values in service quality and increase their promotion activities as to increase the level of awareness and satisfaction towards their Ar-Rahnu product.

The management of BMMB should also pay more attention to the level of awareness since awareness factor is less influencing. It is, therefore, the bank's management need to take extra mile to create the awareness among the public/customers and convince them to patronize. The demographic factors such as education background, working status, income level and occupation do have significant influence towards overall preference of patronizing Bank Muamalat's Islamic pawn broking, that is, Ar-Rahnu.



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