UNIVERSITI TEKNOLOGI MARA

THE FACTORS THAT INFLUENCE TO CHOOSING *AR RAHNU* AMONG MUSLIM CONSUMER AT SUNGAI PETANI, KEDAH

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ABSTRACT

This study was conducted to find out and identify the factors that influence Muslim consumers at Sungai Petani, Kedah on the *Ar-Rahnu* contract or pawnshop in Islam. Any goods that can be mortgaged that can help get money from the proceeds of mortgaging the goods are counted as *Ar-Rahnu*. By using a questionnaire that has been used as a research instrument for this case study and a total of 102 sets were distributed to Muslim users at Sungai Petani, Kedah using the online method and it was randomly selected to answer this survey question. The research methodology uses quantitative methods. Descriptive analysis was used to analyse the data in the form of percentage, frequency, mean, mode and median. The results of the questionnaire found that the mean value shown in each variable is at a high level that is part B is 3.9725 and in part C is 4.2627 is also at a high level. This study also found that there is a significant relationship between independent variables that is between understanding, influencing factors and also the influence of *Ar-Rahnu* among Muslim consumers at Sungai Petani, Kedah. Researchers also suggest that further and more in-depth studies on *Ar-Rahnu* be made to Muslim consumers so that they can know more about it. Last but not least, from the result of this study hope that it can be reference to the other researcher in the future and can help them doing their research especially about *Ar-Rahnu.*

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