



**ANNAQLU CAR FINANCING-I: A STUDY ON AL-IJARAH THUMMA AL-BAI (AITAB)
SELECTION AMONG CUSTOMERS OF BANK RAKYAT BANDAR BARU KLANG**

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ABSTRACT

The purpose of this research paper is to know the selection among customers of Bank Rakyat Bandar Baru Klang on An-Naqli Financing-i Al-Ijarah Thumma Al Bai (AITAB). Owning a car nowadays is a must as it is the most preferred mode of transportation of an individual and There are many financial institutions available that offers of either conventional or Islamic hire purchase for vehicle financing. There are 150 respondents and all the respondents are the people that apply car loan with Bank Rakyat Bandar Baru Klang. The data collection method is by using questionnaire. All variables finalised to be significant. In the conclusion, This study had succeeded to make a link or relationship between the factors and selection of AITAB among customers of Bank Rakyat Bandar Baru Klang on AnNaqli car financing-i product.

1.0 INTRODUCTION

The research topic that was be conducted by the researcher is on **“ANNAQLU CAR FINANCING-I: A STUDY ON AL-IJARAH THUMMA AL-BAI (AITAB) SELECTION AMONG CUSTOMERS OF BANK RAKYAT BANDAR BARU KLANG”**. With respect to the presentation, the main section of this report gives a diagram of the foundation of study in which covers the improvement of Islamic saving money industry itself and organization profile of Bank Rakyat. This likewise incorporates the issue articulation in which uncovers the explanation for the choice of this specific point. The principal part additionally involves research objectives, research questions, hypothesis and scope of study. The significance of the study will also be elaborate in this report in terms of the researcher, the university and the bank itself.

1.1 BACKGROUND STUDY

Definition Islamic Banking

Islamic managing an account is characterized as a saving money framework that depends on the standards of Islamic law or shariah and the exercises inside it are not negated with it. Riba or premium is disallowed under Islamic law, subsequently, any keeping money exercises with regards to Islamic managing an account must not include riba or premium. Islamic managing an account framework disallows riba or enthusiasm, as well as the association in exercises, for example, vulnerability, alcohol, betting, connecting exchange relations and protection items that are viewed as unscrupulous (Amin, Abdul Rahman, Hwa, and Sondoh Jr, 2011). There are three components that are denies by Islam which are riba (intrigue), gharar (vulnerability) and maisir (betting) as it gives such shameful or injustice to the gatherings that include with that specific business exchange. Islamic managing an account alludes an arrangement of keeping money or saving money exercises that is reliable with Islamic law and standards and guided by Islamic financial matters (Sipra, 2002)