



**PAWN BROKING : CUSTOMERS' PERCEPTIONS TOWARDS  
ISLAMIC PAWN BROKING OFFERED BY BANK RAKYAT  
KENINGAU BRANCH**

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**THIS THESIS WAS SUBMITTED TO THE FACULTY OF BUSINESS  
MANAGEMENT UiTM IN PARTIAL FULLFILLMENT OF THE  
REQUIREMENTS FOR BACHELOR OF BUSINESS  
ADMINISTRATION (HONS.) MARKETING**

**FACULTY OF BUSINESS MANAGEMENT  
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## TABLE OF CONTENTS

	<i>Page</i>
<b>TABLE OF CONTENT</b>	i
<b>LETTER OF TRANSMITTAL</b>	v
<b>DECLARATION OF ORIGINAL WORK</b>	vi
<b>CONFIDENTIALITY</b>	vii
<b>ACKNOWLEDGEMENT</b>	viii
<b>LIST OF TABLES</b>	ix
<b>LIST OF FIGURES</b>	x
<b>ABSTRACT</b>	xi
HAKMILIK Perpustakaan Universiti Teknologi MARA Sabah	
 <b>CHAPTER 1</b>	
1.0 INTRODUCTION	1
1.1 BACKGROUND OF THE STUDY	1
1.2 BACKGROUND OF BANK RAKYAT	4
1.2.1 CORPORATE STATUS	4
1.2.2 VISION	5
1.2.3 MISSION	5
1.3 THE BACKGROUND OF KENINGAU DISTRICT	6
1.4 PROBLEM STATEMENT	7
1.5 OBJECTIVE OF RESEARCH	7
1.6 SCOPE OF THE STUDY	8

1.7	SIGNIFICANT OF THE STUDY	9
1.7.1	BANK RAKYAT KENINGAU	9
1.7.2	THE RESEARCHER	9
1.7.3	TO UNIVERSITY OF TECHNOLOGY MARA (UiTM)	10
1.8	LIMITATION OF THE STUDY	11
1.8.1	TIME CONSTRAINTS	11
1.8.2	FEEDBACK FROM RESPONDENTS	11
1.8.3	PRIVACY-FEAR	11
1.8.4	THE ACCURACY OF THE INFORMATION	12
1.8.5	TIME FRAME	12
1.9	ORGANIZATION OF THE STUDY	13
<b>CHAPTER 2</b>		
2.0	LITERATURE REVIEW	14
2.1	ISLAMIC PAWN BROKING	14
2.2	CUSTOMER'S PERCEPTION	16
2.3	ISLAMIC PAWN BROKING AS A MICRO-CREDIT INSTRUMENT	17
2.4	BANK RAKYAT AND CAGAMAS SIGN ISLAMIC FINANCING FACILITY AGREEMENT	18
2.5	BANK RAKYAT INTRODUCES AR-RAHNU X'CHANGE	20
2.6	AR-RAHNU, AN ALTERNATIVE FINANCING	21
2.7	THE DEMAND OF PAWN BROKING SERVICES : EVIDENCE FROM MALAYSIA	24

## ACKNOWLEDGEMENT

All praises to Allah the Almighty, the Sustainer for the world, may there be His blessing to His last Messenger Prophet Muhammad S.A.W and his family, companions, followers and all the believers till the end of time.

First and foremost, I would like to express my sincere gratitude and appreciation to my Advisor Mr. Sibley Dading for his constant guidance and comments during the progress of this project paper.

My special acknowledgement to Mr. Hisham Nawi, manager of BRKM Keningau, who had rendered his kind support and technical assistance in completing this project paper.

My thanks also to all the respondents for their cooperation and patience in answering the questionnaires and interview also for those who give their ideas in direct or indirectly

Lastly, my special gratitude to my family and friends for their support and inspiration throughout the completion of this project paper.

A such degree is very special and meaningful not only to me but also to all my family.

Thank you

## 1.0 INTRODUCTION

### 1.1 BACKGROUND OF THE STUDY

The study was on the PAWN BROKING – CUSTOMERS' PERCEPTION TOWARDS ISLAMIC PAWN BROKING OF BANK KERJASAMA RAKYAT MALAYSIA BERHAD KENINGAU BRANCH. The study was merely for an academic purpose of fulfilling the requirement of Bachelor in Business Administration [BBA (Hons.) Marketing].

Islamic pawn broking is pawn broking based on syariah rules where most of the Muslim preferred as it is more profitable than conventional pawn broking. Islamic pawn broking first introduced by Muasassah Gadaian Islam Terengganu and customers' perception has been changed since then. As in Al-Quran says *"It is Allah Who hath created the heavens and the earth and sends down rain from the skies, and with it bringeth our fruits wherewith to feed you; it is He who hath made the ships subject to you, that they may sail through the sea by His Command; and the rivers (also) hath He made subject to you. And He hath made subject to you the sun and the moon, both diligently pursuing their courses; and the Night and the Day hath He (also) made subject to you. And He giveth you of all that ye ask for but if ye count the favors of Allah, never will ye be able to number them."*