



**A STUDY ON THE FACTORS THAT INFLUENCE CUSTOMERS'
ACCEPTANCE TOWARDS AR-RAHNU SCHEME IN BANK RAKYAT**

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WITH (HONOURS) FINANCE

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JULY 2013

ACKNOWLEDGEMENT

In the name of Allah, Most Gracious, Most Merciful

Firstly, praise to Allah SWT the Almighty for His blessing in giving us the strengths, ideas, determinations and patience in completing this project in which to fulfil the graduation requirement for the Bachelor of Business Administration (Hons) Finance . Now, we want to take this opportunity to express our sincere gratitude to those who assisted us in completing this project paper.

We owe a large intellectual debt to our advisor, Madam Shahreena Binti Daud for her continuous support of our study and research, for her patience, motivation, enthusiasm and immense knowledge as well as for her guidance helped us in all the time of research and writing of this thesis. Not forgetful to our second examiner, Madam Hafidzah Binti Idris for correcting us in writing up this report during the presentation.

Besides that, the special thank goes to our supportive supervisors and staffs of Bank Rakyat Tampin and Nilai Branch. The supervision and support that they gave truly help the progression and smoothness of the internship program. The co-operation is much indeed appreciated. This internship program make us realized the value of working together as a team and as a new experience in working environment, which challenges us every minute.

Last but not least, very warm thank to our lovely family. Without their encouragement, understanding and advice throughout the preparation of this project paper, it would never have been completed and all people that help us directly and indirectly

A million thank you to all.

ABSTRACT

In this study, the researchers are focus on the factors that influence customers' acceptance towards Ar-Rahnu Scheme in Bank Rakyat. The purpose of the study is to examine whether there is any relationship between the independents variables which consists of service quality, pricing system as well as Syariah view with the dependent variable that is customer acceptance. We have collected and analyse many previous studies and research done by qualified researchers and also few references from various journals, articles and websites. The researchers personally distributed the questionnaire to 60 respondents that was selected randomly and volunteer to answer that questionnaire. They are 60 respondents and customers who deal with Ar-Rahnu Scheme at bank Rakyat. The data obtained will be analysed by using Statistical Package for the Social Science (SPSS) and then the findings of this study will be interpreted. Other than using SPSS, the data also collected by using reliability testing, descriptive analysis, Pearson correlation analysis as well as multiple regression analysis in order to achieve the research objectives. Based on the research, all the predictors or independent variables have significant and positive relationship with the customers' acceptance towards Ar-Rahnu Scheme in Bank Rakyat and through regression analysis, the most factors that influence customer acceptance among those predictors is service quality.

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