

THE ATTRIBUTES OF CUSTOMERS BEHAVIOR TO USE OF AR- RAHNU IN KOTA BHARU, KELANTAN

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The Attributes of Customers Behavior to Use of Ar- Rahnū in
Kota Bharu, Kelantan

by

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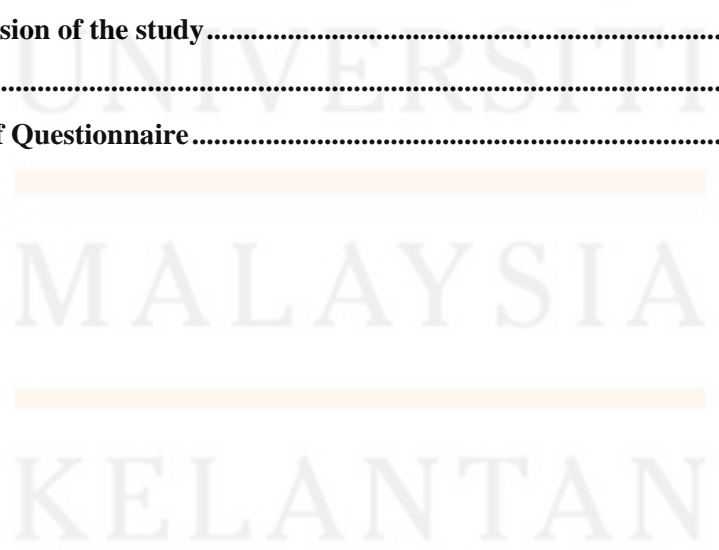
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THE ATTRIBUTES OF CUSTOMERS BEHAVIOR TO USE OF AR-RAHNU IN KOTABHARU, KELANTAN

CHAPTER 1: INTRODUCTION

1.1 BACKGROUND OF STUDY

Literally, Ar-Rahnu is an Islamic Mortgage Scheme based on sharia. The word Ar-Rahnu is derived from Arabic (Rahn) which means pawn. The objective of Ar-Rahnu is the same as personal financing, which is to get cash but by pledging gold. At least the borrower is not so burdened if unable to repay the financing because it has been pledged with gold. The Terengganu government founded the Islamic Pawn Broking Organization of Terengganu (MGIT) in January 1992. In March 1992, Kelantan established the Kedai Ar-Rahnu Kelantan (KAR) (Hisham et al., 2013). In 2011, 190,810 consumers have utilised MGIT's nine shops since 2007. (Azizah, Norashidah and Syahrina, 2013). The inexpensive storage fees charged by these Ar-Rahnu providers have enticed clients option of choosing Ar-Rahnu services over traditional pawnshops.

There are several advantages of using Ar-Rahnu services. Using Ar-Rahnu services has several benefits. Those who want to borrow money from Ar-Rahnu suppliers need only present items such as gold or jewels as collateral (Ismail and Ahmad, 1997). So it provides a quick and simple financial option for individuals in need. Second, Ar-Rahnu is a way to fulfil corporate social responsibility by giving microfinance (Ibrahim, Yaacob and Ahmad, 2012). For example, Ar-Rahnu is among the methods to fulfil corporate social responsibility by offering micro-finance. This mechanism is way simpler than direct aids because it gives opportunity to borrowers to extend their standard of livings through their own efforts.

In terms of economic effect, Ar-Rahnu has the ability to significantly contribute to

development. Islamic pawnshop is among the most viable sources of funding for small businesses (Ali, 2005). Ar-Rahnu, as a microcredit provider, may help persons in the agricultural and small business sectors. As a result, Ar-Rahnu is considered as a driver to socioeconomic development, especially for low-income groups. Clearly, the Ar-Rahnu programme is superior than other criminal schemes such as loan sharks or Ah Long in Malaysia (Ali, 2005).

This study has to discuss factors attributes of customer behavior to use of Ar Rahnu in Malaysia. The objective of this study will investigate the relationship between the independent variable (Sharia view, Pricing system, Customer service, and Locality) and dependent variable (The attributes of customer to use Ar-Rahnu). First objective is to investigate whether the elements of Sharia views influence the attribute of customer behavior to use Ar-Rahnu in Kota Bahru, Kelantan, Malaysia. Second, to investigate whether the views of pricing systems can affect the attribute of customer behavior to use Ar-Rahnu in Kota Bahru, Kelantan, Malaysia. Next, to investigate whether the view of customer service can affect customer behavior use Ar-Rahnu in Kota Bahru, Kelantan, Malaysia.

1.2 PROBLEM STATEMENT

The consequences of the Covid-19 pandemic are now affecting the Malaysian economy. The current economic situation of the Ar-Rahnu Islamic pawnshop has changed; it is now a top choice for businesses that need quick resources to improve operations, and not just for those in need of funds in an emergency. The idea of Ar-Rahnu is now used as a business practice, and society is beginning to pay attention. Therefore, the issue of lack of money faced by the community now causes people to lack extensive knowledge of the Ar-Rahnu system from various angles and it is not a priority to use the Ar-Rahnu tax system. This is because they argue that this Ar-rahnu system is no different from the conventional system.

Second issues are customer service which is a crucial issue to be considered by Ar-

Rahnu such customers are generally hesitant to utilize Ar-Rahnu since the services are cumbersome and irregular. Because of the continuous quality of the services, customers are inclined to continue using them. It is also said that the relevance of the service quality component is a point of contention in the studies, with many agreeing that this feature is critical in retaining consumer loyalty to the services supplied. Ar-Rahnu will preserve service quality, including personnel secrecy and unbiased management of consumers' data. In reality, the front liners play a critical role in enticing clients. As a result, the elements influencing people's perceptions of Ar-Rahnu will be considered in this study.

Besides that, some debate the different service charges that are practiced by different Ar-Rahnu providers. This refers to the pricing system of Ar-Rahnu. For example, the bank and the pawnshop are responsible for the lack of a comprehensive rationalization of the ujah fee. This shows that Ar-Rahnu is inconsistent in the way it charges the consumer who is subscribing to the services. Consumers are confused about Ar-Rahnu. However, the security price for Ar-Rahnu establishments differs throughout Ar-Rahnu operators' categories. However, earlier research revealed that the Islamic pawn stores are subscribed due to the extreme cheap fees they impose. As a result, the purpose of this research is to see if pricing is indeed beneficial in impacting client acceptability.

Some argue on the absence of any security element in the pawnshop as there is no specific act for the Islamic pawn broking, relative to conventional pawn broking that is protected under the Pawnshop Act 1972. Any misbehavior throughout the procedure might be facilitated by such absence. The Malaysian Cooperative Commission, on the other hand, established the pawn broking guideline activity (Ar-Rahnu) to offer recommendations on Ar-Rahnu. The standards, however, would be unable to protect the Ar-Rahnu contract's parties' rights. Fundamentally, this guidance only includes the fundamentals of Ar-Rahnu as defined by Sharia, such as the pillar of charge and the charge notion, but it excludes process and

critical necessities to safeguard parties participating in the Ar-Rahnu contract. Nevertheless, the customers may be at peace as Ar-Rahnu are secured by takaful. Thus, this study attempts to evaluate the importance of pledge asset or pledge factors in affecting customers' behavior towards Ar-Rahnu.

The emphasizes the fact that Islamic pawn broking has grown due to economic factors as well as the need to diverge from conventional transactions which contains elements that are prohibited in Islam. The researcher aims to identify the attributes of customer's behavior to use Ar-Rahnu which microfinance in assisting the community to lessen financial constraints, as well as identifying the factors that influence the acceptance of Ar-Rahnu in Kota Bharu, Kelantan.

1.3 RESEARCH QUESTIONS

In this study, the researchers have formulated some research questions. Research questions are some questions that the current study will be focused on and in which prompt as well as reassured answers can be settled straight on the basis of the data collected being examined. The main concern of this research is to determine the factors attributes of customer behavior to use in Ar-Rahnu Kota Bharu, Kelantan, Malaysia.

Specifically, the following research questions needed to be addressed:

- 1) How Sharia views can affect customer behavior to use Ar-rahnu?
- 2) How the view of pricing systems can affect customer behavior to use Ar-rahnu?
- 3) How does the view of customer's service affect customer behavior to use Ar-rahnu?
- 4) How locality can affect customer behavior to use Ar-Rahnu?

1.4 RESEARCH OBJECTIVES

In this study, the researchers have formulated some research objectives. Research objectives are strongly tied with research questions which are used to define the overall and precise

Intentions and results that a study plans to complete (Aceyourpaper, 2018). From the general objectives, the study will propose some variables on intention to use Ar-Rahnu among Islamic bank customers in Kota Bharu, Kelantan, Malaysia.

- 1) To investigate whether the elements of Sharia views influence the attribute of customer behavior to use Ar-Rahnu in Kota Bharu, Kelantan, Malaysia.
- 2) To investigate whether the views of pricing systems can affect the attribute of customer behavior to use Ar-Rahnu in Kota Bharu, Kelantan, Malaysia.
- 3) To investigate whether the view of customer service can affect customer behavior use Ar-Rahnu in Kota Bharu, Kelantan, Malaysia.
- 4) To determine the correlation of locality and attribute of customer behavior to use Ar-Rahnu in Kota Bharu, Kelantan, Malaysia.

1.5 SCOPE OF STUDY

This study focused on the attributes of customers' behaviors to use of Ar-Rahnu. This study will include a sample of individuals who residents staying in Kota Bharu, Kelantan, Malaysia. This research will be conducted by using a questionnaire and a reference method. The questionnaire was made on Google Form and circulated to the general public using social media platforms such as WhatsApp and Facebook. Respondents were provided a Google Form to complete the questionnaire.

1.6 SIGNIFICANCE OF STUDY

The results are intended to offer the public a general understanding that there are non-financial institutions that can provide and serve the vulnerable and low-income earners who do not have the financial ability to borrow from financial institutions. Aside from that, it would educate the public and enhance knowledge about the concept of Islamic pawn broking and encourage them to fully use the service, which is Sharia's-compliant to all practitioners, students and academicians in Malaysia.

Furthermore, it aids in the productive management of Islamic pawn broking, allowing researchers to expand their research into public acceptance of this method of financing. Aside from that, the results of this study are supposed to give financial institutions an indication of how to use this approach to prepare for potential economies, which will help to alleviate the pressure of low-income earners in the Malaysian community through the Islamic financial framework of microfinance.

This research also allows the general public to borrow money from an agency that charges reduced or no fees and does not charge interest rates like traditional financial institutions. In addition, the roles of Ar-Rahnu as a mechanism for poverty alleviation will be addressed in this study. Malaysian microfinance services often enable the general population to extend their skills by starting new companies to produce their own revenue and focus on their own efforts rather than relying too heavily on community donations.

1.7 DEFINITION OF TERM

1.7.1 Customer behavior:

Consumer behavior research leads to better ability to understand and predict not only the particular topic of purchases, but also purchasing motivating factors and buying behavior quoted by Schiffman & Kanuk, 2007.

1.7.2 Sharia View:

Religion's obligation or Sharia views are a part of the affecting individual choice and objective about some issues cited from Hanudin Amin, 2011.

1.7.3 Pricing System

According to Faith and Agwu, 2014, price is an imperative element in the purchasing decision, in particular for products that are often purchased, and in turn, affect the options of which store, product, and brand to use.

1.7.4 Customer Service

Londe & Zinser (1976) stated that the Services are the sort of actions among the organization and customers to develop or simplify sale and using of products. They also involve operations of producers offered for customers during the complete operation.

1.7.5 Locality

Eloquently stated from to Ratih Hurriyati is (Putra, 2015) the location is a place characterized as a place of service, related to where the business should be based and bring out operations or activities.

1.8 ORGANIZATION OF STUDY

It is allocated into five chapters in this study. The study will partially base on the area of research followed by the chapters:

i. Chapter 1 (Introduction)

In the first chapter, Ar-Rahnu gives the factors consumers choose are Sharia views, pricing system, customer service and locality. Also clarify about background to the study, problems statement, research questions, research objectives, scope of the study, and significance of the study, definition of term and organization of the proposal.

ii. Chapter 2 (Literature review)

This explains analysis literature in the second chapter. In this chapter, address the introduction, underpinning theory of the use of al-Rahnu, and related studies performed by the previous researcher hypothesis statement, conceptual framework, and last one is overview chapter. Chapter 3 (Research Methodology)

This section is a detailed overview procedures in the study that started with the introduction and proceeded by the research design, research data collection method, study population, sample size, sampling techniques, research instrument development, measures of the variables, procedures for data analysis and conclusion is summary chapter.

MALAYSIA

KELANTAN

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

Literature review is the practitioner who keeps up with the new scientific findings. Many theories have been proposed to explain what motivates the attribute of customer's behavior to use Ar-Rahnu in Malaysia. Though the literature covers a wide variety of such theories that was Rahn (the Islamic pawn broking system) and use of Ar-Rahnu. Use of pawn-broking and Islamic pawn-broking in Malaysia particularly increase. For that, this literature also shows some previous study done on the Sharia view, pricing system, customer service and locality. Another of the key phases throughout the organizing of the current research would be to evaluate a prior finding where studies have shown the advantage and importance of Islamic pawnshop to the Muslim societies, it is the importance of literature review. This chapter will focus on literature review of the attributes customer behavior to use in Ar-Rahnu Kota Bharu, Kelantan, Malaysia. This study will review dependent variables which attribute customer behavior to use in Ar-Rahnu Kota Bharu, Kelantan, Malaysia and independent variables are Sharia view, customers' service, pricing system and locality.

2.2 UNDERPINNING THEORY

2.2.1 *Use of Ar-Rahnu*

Ar Rahnu was already frequently utilized within Islamic mortgages and finance, whether it be in the format prescribed, such as property deeds, car papers, sukuk, and shares, or in the form of items, such as ornaments and jewelry. The pawned should therefore pawn his or her jewelry as leverage for the current account deficit in order to acquire loans again from the institution. The pawned must then reimburse the financed amount within the time frame indicated, which is probably six months. If the pawner fails to pay within the given period, an excessive amount would be provided, that might differ between institutions. Upon direction of the pawner Ar Rahnu would dispose of the irredeemable undertaking after the maximum extended duration across an open auction on behalf of the pawner. Although Ar Rahnu is basic, it is founded on several principles for Sharia, i.e. Qardh Hassan, Ujrah and Wadiah Yad Dhamanah. The concepts of Wadiah Yad Dhamanah, Khardi Hassan and Ujrah, which are required in the Ar Rahnu scheme, believe Ismail and Sanusi (2005), Mohammed et al. (2005a) and Islamic (2010) to be adapted although each principle does have its own unique responsibilities to achieve that perhaps the Ar Rahnu agreement is shielded from restricted components. The Islamic pawnshop Amin, Chong, Dahlan and Supinah (2007) offered intriguing insights furthering (Ar-Rahn). Different elements influenced Ar-acceptability. Rahn's Religion, promised assets, and client service appear to be more essential, and Ar-acceptability Rahn's is less influenced by the price structure and location of Islamic pawn shops. Muslims stress "halal" transactions in most commercial operations (Johari, Sanusi and Rais, 2007). Islamic pawn shops really ought to be founded on Sharia Islamiyah (Amin et al., 2007). Ar-Rahn makes it easier and less expensive to obtain short-term borrowing.

2.3 PREVIOUS STUDY

2.3.1 *The attributes of customer to use Ar-Rahn*

The dependent variables in this chapter are the attributes of the customer to use of Ar-Rahn. According to Hisham et al., (2013), Ar-Rahnu provided low-cost services to the public while also prohibiting riba activities. As a matter of fact, the Ar-Rahnu service, as an interest-free microfinance tool, has successfully attracted a wide range of customers. Contrast, Bhatt and Sinnakkannu, (2008) stated that Ar-Rahnu is seen as feasible due to the schemes with simple procedures and practices. Furthermore, Ar-Rahnu promotes fair leasing, with surplus returned to the owner of the pawned items after deducting the default charges (Razak, 2004).

Besides that, a study from Maamor and Ismail (2006) explained another major factor is likely to be an increase in the number of people who dislike using formal financial institutions as a matter of fact of poverty. Hence, Ar-Rahnu has also been selected as an option for fast and easy money or a loan. According to Mustafa, (2006), Individuals' demand for Islamic pawn broking maybe influenced by the fact that their income is relatively low. Because of this, they will be unable to take out a loan from traditional financial institutions.

2.3.2 *Sharia View*

Hanudin Amin, (2011) defined that Religion's obligation, or Sharia beliefs, refer to its role in influencing individual decision and motive on certain topics. Moreover, religious obligations factor can attract more than millions of Muslims to use microfinance. (Muhammad Ubaidullah (2008)). More recent evidence from Gait and Worthington, 2008 had proof that religion belief can attract Muslim to use Ar-Rahn more than the conventional pawnshop since Ar-Rahn is implement Sharia concept.

Furthermore, the significance of Sharia regulations throughout the development of an Islamic pawn broking system has been assessed by Ismail and Sanusi, (2005) mentioned that the Islamic concepts such as Wadiah, Qardhul Hassan, and Ujra should be considered as main criteria to Islamic pawn broking system. Supporting the study, Mohammed, Daud and Sanusi (2005) stated that the adoption of Wadiah, Qardhul Hassan, and Ujra principles has resulted in the elimination of Riba and Gharar practices. Hence, Amin et al. (2007) eloquently stated that Sharia view focus of attention influence in Islamic – based pawnshop that Sharia view can affect in customer behavior.

2.3.3 Customer Service

According to Jamier (2002), Customer service is defined as the actions designed to enhance a customer's level of satisfaction ever since a value proposition had already reached the customer's expectations. Therefore, to expand its customer base, Islamic pawn broking must emphasize the importance of customer service. Mohammed et al. (2005). As mentioned by Mohammed et al, (2005) indicated that the Ar-Rahn must keep the customer's information, keep the record confidential, and serve clients fairly regardless of religion or race. Aside from Sharia concerns, optimizing customer service is essential for developing the customer base.

Moreover, Amin et al. (2007) describes from his study that in order to be a successful Islamic pawnshop, customer service must be improved. Aside from that, there are several concerns to keep in mind when using Ar-Rahn. Lee and Murphy, 2005 suggest that the transaction must be effective and quick, second, there must be no prejudice in the pawnshop; and third, customer information must be maintained secure and confidential. Improving service quality satisfies clients, retaining their loyalty. Inversely, Customers will change to other service providers if they receive poor customer service.

2.3.4 Locality

Numerous researches have been conducted to determine how the locality factor affects products, services markets, and customers. According to McDaniel (2011), the right choice of business location is significant to ensuring that the business remains to compete with other competitors and remains sustainable in the future.

Review on the previous study by Mohammed, Daud and Sanusi (2005) and Hashim, Akirand Kamil (2013), asserted that the influence of performance of a pawnshop is depend by location and it is determined through the tendency of the customer selection of pawnshop that are close to their house. Conversely, there are some reviews on the existing literature from Appannan and Doris (2011) and Hamid, Rahman and Halim (2014) have discovered that when compared to other variables, the location of Ar-Rahnu is less significant. The study from Appannan and Doris (2011) reported that many people seem to prefer Ar-Rahnu due to the extremely low loan cost factor which the organization offers.

2.3.5 Pricing System

Since the prices paid by Islamic pawnbrokers are lower than those charged by conventional pawn shops, it should not be overlooked throughout this research. As stated by Mohammed et al., 2005, the service charge imposed by Ar-Rahnu is relatively low when compared to the traditional pawn broking system, which required a rate of interest of about two percent. A low charge by Ar-Rahnu corresponds to a better price of lease and tends to minimize the customer's financial burden.

Thus, the study is supported by Ismail and Ahmad (1997), the cost of obtaining cash from MGIT is less than a conventional pawnshop, which charges a two percent fee on the pledged item. These findings indicated that this is crucial for the Ar-Rahnu shop to offer an attractive rate which represents the market's average pricing system.

Moreover, Ar-Rahn offers a cheaper and faster way to get short term financings. Razak

(2008) mentioned that the practice of interest in conventional pawn broking has contributed in the institution earning high interest charges from customers and prodding discriminatory practices. However, in other reference studies, the researcher found out that Ar-Rahn available in Islamic banks, the pricing system is not identified as the most significant factor in customer behavior. (Amin et. al., 2007; Hamid, Rahman and Halim, 2014).

2.4. HYPOTHESIS DEVELOPMENT

A hypothesis is essentially an informed estimate or forecast about the relationship between one or more elements (variables or constructs) found in the study that can be statistically evaluated. This study was conducted to determine the factors attributes of customer behavior to use in Ar- Rahn Kota Bharu, Kelantan, Malaysia namely elements of sharia view, pricing system, customer service and locality. Hence the following hypotheses are developed.

2.4.1 Sharia View

The usage of Islamic pawnshops is strongly linked to the Sharia (Islamic law) worldview (Amin et. al., 2007; Hamid et. al., 2015). The Ar-Rahn Scheme is based on the Sharia premise. The Rahn plan is preferable to other illicit programmes like loan sharks or Ah Long in Malaysia (Ali, 2005).. The operations of a traditional pawn shop and an Islamic pawn shop are actually pretty similar. The Ar-Rahn vary from other pawnshops because they embrace the ideals of wadiah, qardhul Hassan, and ujra, which eliminate riba and gharar (Amin et. al, 2007; Bhatt and Sinnakkannu, 2008). The Sharia's Al Rahn (collateral) contract is meant as a debt security. The Al-Rahn (collateral) contract in the "Sharia" is intended to be utilized as a debt security. As a result, the proposed hypothesis is:

Hypothesis-1.

H₀: There is no effect of Sharia view on attributes customer behavior to use Ar-Rahnu. H₁: There is an effect of Sharia view on attributes customer behavior to use Ar-Rahnu.

2.4.2 Pricing System

Pricing systems are becoming consumer-driven. Price changes in products reflect client buying power. Price increases diminish demand, whereas price decreases increase demand. Islamic pawnbrokers must choose the optimal pricing strategy for each product or service. Islamic pawnbrokers must choose the optimal pricing strategy for each product or service. A study by Al-Salamin and Al-Hassan (2016) demonstrated a favourable relationship between prices and customer purchasing behaviour (suitable prices make consumers more willing to purchase products or services). The importance of pricing in pawnshop lending was investigated by Ghafar Ismail and Zakiah Ahmad (1997). They said that the safekeeping price charged by the Islamic pawn broking method is cheaper than that charged by traditional pawnshops, namely 2% per month. As a result, the following hypothesis is proposed:

Hypothesis-2

H₀: There is no effect of Pricing System on attributes customer behavior to use Ar-Rahnu. H₁: There is an effect of Pricing System on attributes customer behavior to use Ar-Rahnu.

2.4.3 Customers Service

According to Ahmad et al. (2012), service quality influences customer behaviour while utilising Ar-Rahnu. Unlike banks, pawnshops are more convenient for customers. Compared to banks, pawnshops are more convenient since they

provide immediate borrowing. Consumers resort to pawnshops because they have terrible credit and have been denied loans by banks. The consumer must be present at all stages of the acceptance process, including appraisal and personal information gathering, and must be treated equitably regardless of religion. This ensures that the customer is satisfied. Amin et al.(2007) found that customer service was substantially associated with pawnshop acceptance in an Islamic context (Amin et al., 2007). As a result, the following theory is proposed:

Hypothesis-3

H₀: There is no effect of Customer Service on attributes customer behavior to use Ar-Rahnu.

H₁: There is an effect of Customers Service on attributes customer behavior to use Ar-Rahnu.

2.4.4 Locality

According to Ratih Hurriyati, defines the location as a service site, where the company's headquarters and operations are located (Putra, 2015). Location is vital since individuals choose pawn shops near to their houses. They further claim that most pawnshops are located in cities to serve pawning consumers. Azim et al. (2016) showed a substantial association between location and customer service and consumer acceptability on Ar-Rahnu. Hence the last proposed hypothesis is:

Hypothesis-4

H₀: There is no effect of locality on attributes customer behavior to use Ar-Rahnu. H₁: There is an effect of locality on attributes customer behavior to use Ar-Rahnu.

2.5 CONCEPTUAL FRAMEWORK

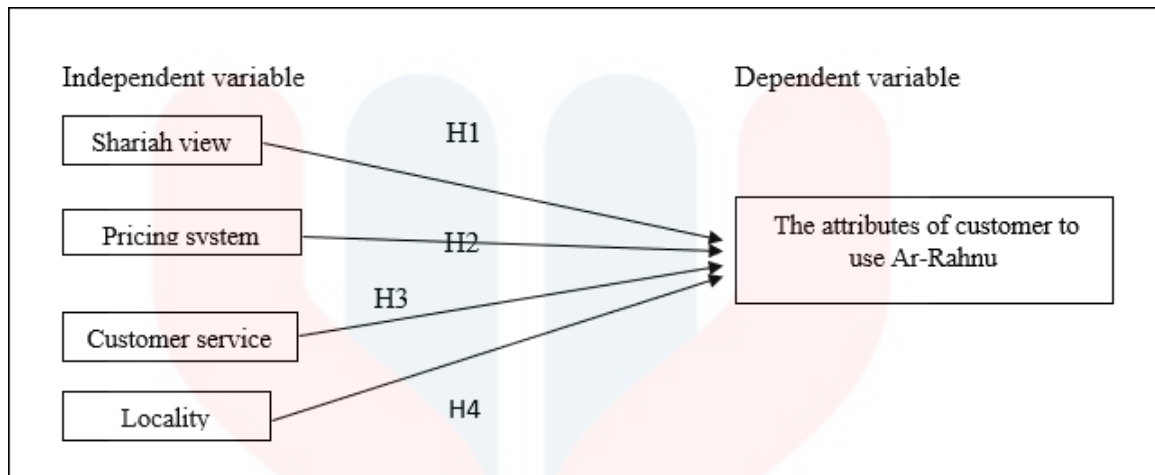


Figure 1: Conceptual framework

Figure 1 shows the proposed conceptual model of the study, Sharia view, Pricing system, Customer service, and Locality are the independent variables (IVs) for this study; and the attributes of customer to use Ar-Rahnu as the dependent variable (DV) to be tested for this particular study. From that, the researcher came out with this hypothesis:

H1: Sharia view has a significant relationship with customer behavior to use Ar-Rahnu in KotaBahru, Kelantan, Malaysia.

H2: Pricing systems has a significant relationship with customer behavior to use Ar-Rahnu inKota Bahru, Kelantan, Malaysia.

H3: Customer service has a significant relationship with customer behavior to use Ar-Rahnu inKota Bahru, Kelantan, Malaysia.

H4: locality has a significant relationship with customer behavior to use Ar-Rahnu in Kota Bahru,Kelantan, Malaysia.

2.6 SUMMARY/ CONCLUSION

To conclude, chapter two elaborates in detail by using past research to construct each variable. This chapter also contains the reviews of the Attributes of customers' behavior to use Ar-Rahnu in Kota Bahru, Kelantan. Besides, chapter two also proposed a conceptual model which is constructed to look over the connection between the independent variable (Sharia view, Pricing system, Customer service, and Locality) and dependent variable (The attributes of customer to use Ar-Rahnu). Consequently, hypotheses were prepared based on each variable in this study. Chapter three is going to analyze the research methodology in studying the initiated hypotheses.

CHAPTER 3: RESEARCH METHODS

3.0 INTRODUCTION

As specified via the heading, this section deliberates research methodologies, which primarily define the methods used to gather and evaluate information for the determination of attaining the research purpose and goals. According to Jason M Pittman (2018), clarified methodology is just the means by which we gather and analyze data. Thus, how we reach outcomes is almost as relevant as the outcomes alone. These include research designs, data collection method, populations and samples, instruments, measurement of variables, and produce for data analysis

3.1 RESEARCH DESIGN

In this section, this study will briefly explore which research design will be used. This study will be using a quantitative research method by which a structured questionnaire would be used to gather the relevant data from the respondents. Hence, the population target of this study residents staying in Kota Bharu, Kelantan, Malaysia. Moreover, there are four types of frameworks, which are descriptive, correctional experimental, review, and meta-analytic (Muaz, Jalil Mohammad, 2013). The methodology of this study would use a descriptive method that allows researchers to track and collect data in different ways, including publication and-so-forth. As stated, the research approach followed for the purpose of achieving this study's aim. The data will be gathered by distributing the questionnaires. The study is quantitatively based to regulate the association among variables and hypothesis of this study.

3.2 DATA COLLECTION METHOD

Data collection is the way researchers collect data to identify, investigate and confirm

their research problems, objectives and study. In this research of the attributes of customers' behavior to use of Ar-Rahnu in Kota Bharu, Kelantan will conduct primary data collecting through surveys and questionnaires as this method is practical, on-point, and cost-efficient. Hence, researchers will be distributing questionnaires to 400 respondents consisting the residents in Kota Bharu, Kelantan. to answer the questionnaire.

3.4 STUDY POPULATION

Population is the whole pool from which to extract a sample data. A population can refer to the whole group of people, object, event and measurement. The population for the analysis is a group of individuals nominated constructed on presence and prohibiting standards that narrate to the variables existence deliberate. It is the residents from which the sample population determination be accidentally or purposively nominated. The aim respondents were taken from the residents staying in the Kota Bharu. The respondents are provided with questionnaires as this study used quantitative data collection methods to collect the data. As of 2021, the population of Kelantan is estimated to be 1.9 million. The aim respondents were taken from the residents staying in Kota Bharu, which has an estimated 400,000 residents.

3.5 SAMPLE SIZE

The sample size is the process of choosing the number of findings to be used in a statistical survey or replicates. The sample size is an essential aspect of any scientific analysis where the goal is to draw inferences from a survey about a population. In practice, a study usually determines the sample size based on the cost, time, or convenience of collecting the data, and the need for it to provide sufficient statistical power. The sample size is a fundamental concept in statistics. The population of people in Kota Bharu is about 400,000. The the sample size for this study is 384 respondents in Kota Bharu was calculated

according to the formula by referring to a table that can help the researchers determine the sample size needed in their study that has a known population size (Krejcie & Morgan, 1970).

Table 3.1
Table for Determining Sample Size of a Known Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	100000	384

Note: N is Population Size; S is Sample Size *Source: Krejcie & Morgan, 1970*

Figure 2: Krejcie & Morgan Table

3.6 SAMPLING TECHNIQUES

Sampling is a method of selecting a sub-group from a community to partake in the study. It is the technique of determining the number of people for research in such a path that the people choose to represent the large group from which they were chosen. The sampling procedure can be split into two sectors, probability sampling, and non-probability sampling.

A non-probability sampling is a process where the sample is chosen to take from a

class of individuals that is easy to contact or meet. Convenience sampling is defined as a sort of non-likelihood sampling technique where the sample is taken from a group of individuals easy to reach or to attain. This kind of sampling is otherwise called grab sampling or availability sampling. There are no other measures to the sampling technique aside from that individual be accessible and ready to partake.

In this research, we use simple random sampling which is under probability sampling. In simple random sampling, each member of the population has the same opportunity to be selected. Choosing each unit is independent of any other unit collection. The choosing of one unit does not affect any other unit's chances. Simple sampling at random is the most basic form of probability where the sample is taken from the target population.

This research sample consists of 384 respondents of residents in Kota Bharu in the process of choosing the individuals from the population. Probability samplings were chosen to collect the data in this research. The questionnaire is randomly distributed to 384 respondents of residents staying in Kota Bharu, Kelantan. The sampling location is in Kota Bharu, Kelantan. Sampling is defined as a technical and statistical problem of importance in most questionnaires' investigations and in many other descriptive survey studies.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

In this study, the researcher uses a survey method to gather the information from target respondents using questionnaires as a mechanism to gain the data. According to Adi Bhat, a systematic study of phenomena by gathering measurable data and carrying out statistical, analytical, or computational techniques is known as the definition of quantitative research. Basically, quantitative research collects and sends online surveys, online surveys and questionnaires from existing and potential customers (Bhat, 2020).

The instrument that is used to collect data for the study will be a structured

questionnaire. It has two parts which is A, B. Section (A) sought information on demographic profile such as age, gender, and race and nationality. While section B includes questionnaires consisting of the independent variable (Sharia view, Pricing system, Customer service, and Locality) and dependent variables (The attributes of customer to use Ar-Rahnu). The instrument will be based on a five-point Likert scale with numerical values of 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree) and 5 (strongly agree) respectively.

3.8 MEASUREMENT THE VARIABLES OF CUSTOMER BEHAVIOUR

Through the previous researchers' consumer behavior was seen to be a desired outcome of marketing activities as service quality has indeed been strengthened and the probability of occurrence of new products being purchased by customers has increased (Olicver 1980, Anderson and Sullivan 1993, Cronin Jr. Brady et al., 2000, Szymanski and Henard 2001). (Kincade, Redwine et al. 1992). Furthermore, pleased clients like to express themselves word for word (Reynolds and Beatty 1999, Szymanski and Henard 2001) and their ratibility is connected with (LaBarbera and Mazursky 1983). Dissatisfied consumers, on the other hand, can have a detrimental influence on merchants (Kincade, Redwine et al. 1992), since it leads to numerous issues, unfavorable word- of-mouth communication, and modifications in consumer buying behavior (Day 1977).

A research analysis demonstrates that pleasure of customers is typically closely associated with numerous elements. For example, service quality research focuses mainly on the rejection perspective, that is, whether consumers believe that they improve performance than predicted. Other research correlates client satisfaction with assessments of quality of service (Cronin Jr. and Taylor 1992, Anderson and Sullivan 1993, Rust and Oliver 1994).

3.8.1 *Measuring the view of Pricing Systems*

Mohammed et al (2005) and Ismail and Ahmad investigated the relevance of

price in pawnshop transactions (1997). Compared to the usual pawn broking system, Ar-service Rahnū's price is rather inexpensive and involves approximately two percent interest. Ar- cheap Rahnū's cost helps to decrease "loan" costs and the financial burden on the consumer. The cost of acquiring cash from MGIT remains stable. It is cheaper than the traditional pawn store, which charges the pawning item two percent. These studies have shown that for the Ar-Rahnū store it is crucial that perhaps the average price system represents a competitive rate. However, the price system demonstrated by research carried out by Amin et al. (2007) is inconsequential when the Islamic-based pawnshop is used. The biggest concern with the introduction of Islamic Power Shops has been the pricing method. Hence, Customers will continue to utilize the pawnshop as one of the most suited options thanks to the system that Ar-rahnu has established. Customers clearly consider the price scheme when deciding whether or not to use a sharia pawnshop.

3.8.2 *Measuring the view of customer services*

Service differs from physical things in that it is not a useful fiction which can be sensed or experienced. In a traditional pawnshop, customer service is extremely crucial. The pawnshop should provide a safe and effective method of borrowing money. In particular, in comparison to banks, pawnshops are often more accessible. Customers resort to pawnshops because they have bad credit and have had their loan applications rejected by regular investment banks. As a result, for Ar-Rahnū services, the standard instrument is equally significant. Client information, integrity of database and equitable processing for clients irrespective of faith as well as ethnicity should be maintained by the Ar-Rahnū services. In order to enhance the potential audience, in addition to Sharia issues, it is vital to highlight the customer service (Mohammed et al, 2005). Research by Amin et al. (2007) also shown that the

acceptability of an Islamic pawnshop is highly connected to customer service (Amin et al., 2007). Customers also consider customer service and operational efficiency while deciding whether or not to use the Ar-Rahnu Scheme. In order to achieve customer satisfaction, one of the most important outcomes from this study is that the rural populace is influenced to utilize the Ar-Rahnu Scheme by elements including the compliance requirement, guidance and counselling, and quick and effective service. Since services are being accelerated, clients can discreetly and without waiting too long to complete the transaction.

3.9 PROCEDURE FOR DATA ANALYSIS

Data analysis is the act of gathering, modelling, and analyzing data to get insights that help decision-making. Various approaches and tactics exist depending on the company and the analysis aim. These focused on quantitative and qualitative research approaches. This research question and research aim must be used throughout the investigation.

This section explains the data checking, editing and coding also the scientific apparatus used to transfer raw data to important numbers. In interpreting the primary data, the researcher will use software, which is the Statistical Package for the Social Sciences (SPSS), to collect, classify, modify, classify and encode the data from the questionnaire. This computer software will help the investigator reduce the time required for computational information and will encourage faster and less demanding quantitative investigations. Descriptive analysis, reliability test, and the Pearson coefficient are the tool used for data interpretation. Descriptive analysis is used to analyze factors, and to define the respondent's biographical detail. The reliability statistic consists of performing to know the meaningful relation between the study variable. Pearson's coefficient of correlation is to study the independent and dependent variables used to analyze the data for the frequency analysis.

3.9.1 Data Checking, Data Editing, Data Coding.

Process analyze data held through questionnaire by descriptive and online survey method. Besides that, the process questionnaire must some respondent to use an online method and answer questionnaires and then we will analyze data information from them to complete the objective in research. The use of Google Forms for online surveys can improve response rates. This is due to the low cost and convenience of online surveys, which result in a high response rate. Respondents can answer questions on their own time and at their own speed, with completion times that are flexible.

The Data that have from the research will analyze through these google form applications. Beside that the google form is an effective work surface for quantitative data study. This application will help analyze data. These turns analyzing results like organized and analyzed data into effortless and immediate action. Responses to surveys, for example, are neatly and automatically collected in Forms, complete with real-time response information and charts.

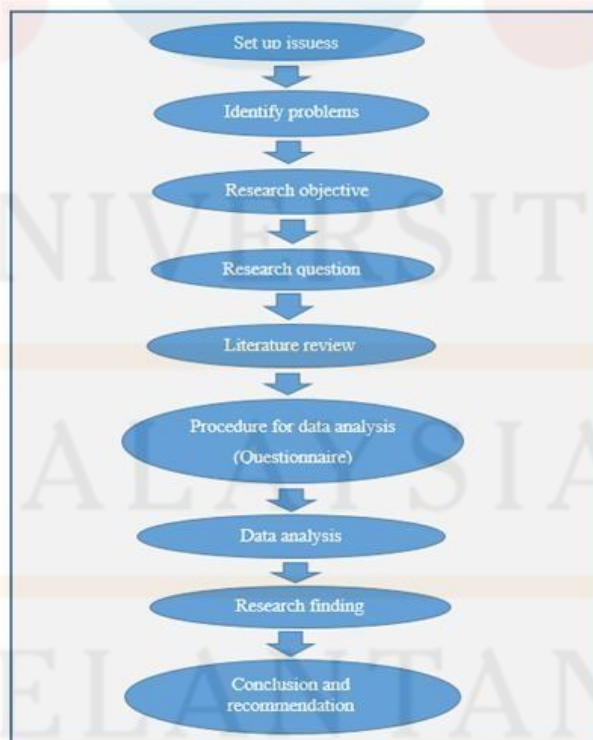


Figure 3 shows the current chart of the research used on this research.

First, the research started with identifying the problem statement. It should be studied. Other than that, investigators create research questions and research objectives to complete research. Besides that, literature review will be discussed literally before the procedure data analysis obtained. After that, the data analysis must be collected through a structured questionnaire by using a descriptive method by post to social media application. Then, the data analysis from questioner session analysis using online survey method aims to unravel the wider view of the situation and will analyze with statistical methods by using SPSS. At the end, the conclusion and recommendation will be made based on the information that analysis.

3.9.2 *Descriptive analysis*

Descriptive analysis is the transformation of raw data into a form that will make them easy to understand and interpret; rearranging, ordering, and manipulating data to generate descriptive information. Descriptive statistics can present quantitative descriptions in a manageable way. A simple summary of the sample and measurements will be provided. Together with simple illustration research, it shapes the premise of each particular quantitative examination of the information. In a research study, the researcher can get many measurements, or can measure a large number of people to measure. For that, it can help the researcher intelligently simplify large amounts of data with a simpler summary.

Frequency analysis is part of descriptive statistics and how many times it happens. The analysis of the frequency towards the demographic profiles was interpreted using the SPSS software and summarized all the data in a table that includes the frequency and the percentages. Average performed with the purpose of the researcher to determine the rate of acceptance of each variable. As a result, the average value range's target respondents can select which variables in this study are

approved or rejected.

3.9.3 Reliability test

Reliability refers to the detail that a ladder should always mimic the construction you are measuring. There are positive moments and situations where it can be helpful. Reliability tests are essential for determining the internal consistency and stability of the data collected. Cronbach's alpha (α) is used to determine the amount of reliability. It is used to assess the reliability of the internal consistency of different elements or scores that the researcher wants to add to obtain a summary or a summary score of the scales. Alpha is based on the correlation matrix and is interpreted similarly to other reliability measures. Alpha should be positive and generally greater than 0.70 to provide good support for the reliability of internal consistency. The measurable reliability is determined by the test of consistency and stability.

Cronbach's alpha	Internal consistency
$0.9 \leq \alpha$	Excellent
$0.8 \leq \alpha < 0.9$	Good
$0.7 \leq \alpha < 0.8$	Acceptable
$0.6 \leq \alpha < 0.7$	Questionable
$0.5 \leq \alpha < 0.6$	Poor

Figure 4: Level of Cronbach's alpha

3.9.4 Multiple linear regressions

Multiple linear regressions (MLR) are a statistical methodology that predicts

the result of a response variable (dependent) by using several explanatory factors (independence). It's a simplified version of linear (OLS) regression with only one explanatory variable. When uses this method, the information on the many variables can be used to generate an accurate forecast on the level of effect they have on the result variable once each of the independent factors has been determined to forecast the dependent variable. The model generates a straight line (linear) relationship that best approximates all of the individual data points.

3.9.5 Spearman Correlation Coefficient

The Spearman correlation coefficient is to analyze the statistical test to know the statistical strength and the direction of the relationship between two or more variables within a population or a sample. Correlation coefficient formulas are used to determine the relationship between two sets of data. Its formulas provide results ranging from +1.00 to -

1.00. Stronger associations are indicated by higher correlations, with 1 indicating a

significant positive link. A significant negative association is represented by a value of -1. If the result is zero, it indicates that no relationship exists. A correlation coefficient of 1 indicates that for every positive increase in one variable, a fixed ratio in the other variable also increases. A correlation coefficient of -1 indicates that for every positive rise in one variable, a fixed ratio in the other variable decreases by a negative amount. There is no positive or negative rise for each increase if the value is zero. The two variables were unrelated.

Size of correlation	Interpretation
.90 to 1.00/ -.90 to -1.00	Very high positive/ negative correlation
.70 to .90/ -.70 to -.90	High positive/ negative correlation
.50 to .70/ -.50 to -.70	Moderate positive/ negative correlation
.30 to .50/ -.30 to -.50	Low positive/ negative correlation
0.00 to .30/ 0.00 to -.30	Little of any correlation

Table 4: Level of Scale

3.10 SUMMARY/ CONCLUSION

The purpose of this research is to know whether the attributes of customer behavior to use Ar-Rahnu in Kota Bharu, Kelantan were the factors that indicate the independent variables such as Sharia view, customer service, locality and pricing system having a strong relationship towards the dependent variable. This chapter describes how the analysis will be carried out as well as how the results will be presented from the respondents via questionnaire. The data gathered must be related to the objective described, and it will define whether or not the research study's purpose was achieved. The objective will be encountered if the methodology chosen is relevant and acceptable.

CHAPTER 4: DATA ANALYSIS AND FINDING

4.1 INTRODUCTION

The content of this chapter is to interpret the data of the analysis that was collected by using the method of data analysis in the previous chapter. In this chapter, it has been divided into seven sections which is preliminary analysis, demographic profile of respondents, descriptive Analysis, validity and reliability test, normality test, hypothesis testing and lastly is chapter summary. 321 respondents have taken part in the questionnaires, and the findings have been collected.

4.2 PRELIMINARY ANALYSIS

The preliminary analysis was conducted to determine whether the concept and variable were viable and reliable. Reliability test was taken by using pilot test results. The final result be assessed using Cronbach alpha (α) and a value less than 0.70 is considered as lower acceptance limits (Hair, Sarstedt et al. 2012)

Table 4.1: Summarization Rule of Thumb about Coefficient size

Cronbach's Alpha coefficient range	Internal consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Very good
$0.8 > \alpha \geq 0.7$	Good
$0.7 > \alpha \geq 0.6$	Moderate
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Very poor

Source: (Hair, 2015) Essential of Business Research Method

4.2.1 PILOT TEST

Table 4.2 : Reliability Test for All Variables Pilot Test

Cronbach Alpha	Domain
0.923	Acceptance
0.954	Attitude
0.932	Subjective Norm
0.948	Awareness

Develop for research from SPSS

A reliability test has been done by researchers distributing 28 questionnaires to 321 respondents in Kota Bharu, Kelantan. Thus, with the distribution of questionnaires, we got the result of Cronbach's Alpha 0.94 for all variables which mean the instrument is reliable and accepted based on Cronbach's Alpha Coefficient Size. The acceptance variable, attitude variable, subjective norm variable and awareness variable have excellent reliability and are accepted to use because of Cronbach's Alpha value at range $\alpha \geq 0.9$ which is 0.923, 0.954, 0.932 and 0.948.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

This study's fundamental approach contained a frequency analysis. The data from Section A of the questionnaire had questions from different demographic variables of respondents such as gender, age, race, income level, and occupation. The respondent's demographic profiles were presented in the form of a table and pie chart.

4.3.1 Gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	100	31.3	31.3	31.3
	Female	220	68.8	68.8	100.0
	Total	321	100.0	100.0	-

Table 4.3 Gender of respondents

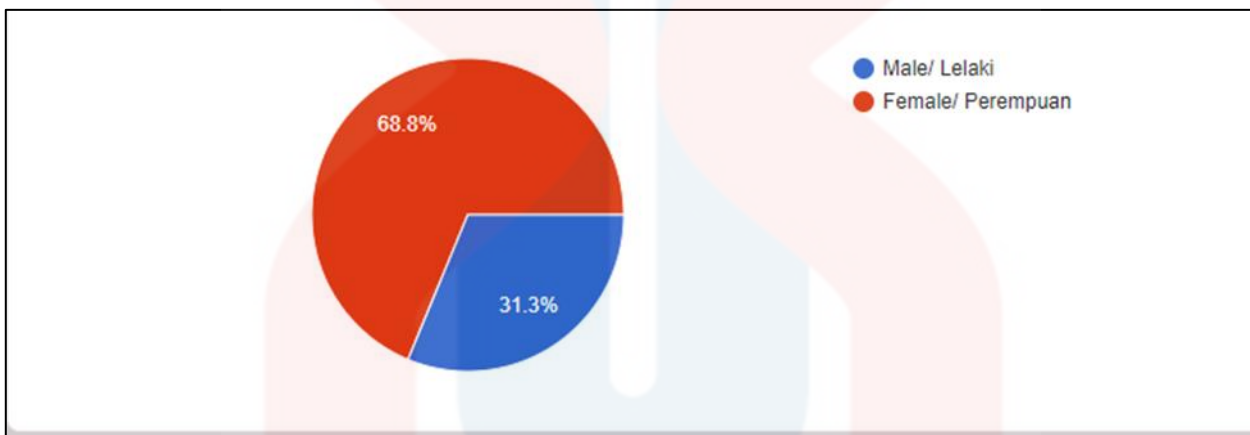


Figure 4.1 percentage of respondents by gender

Based on the table 4.3 and figure 4.1 shows that the gender of the respondents that involved in this survey. We can see that most of the respondents are female with percentages of 68.8% while the percentage of the male respondents is 31.3%. From the total number of 321 respondents, 220 respondents are female while 100 respondents are male.

4.3.2 Race

Race					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Malay	294	91.9	91.9	91.9

Valid	Chinese	8	2.5	2.5	94.4
	Indian	15	4.7	4.7	99.1
	Other	3	0.9	0.9	100.0
	Total	321	100.0	100.0	-

Table 4.4 Race of respondents

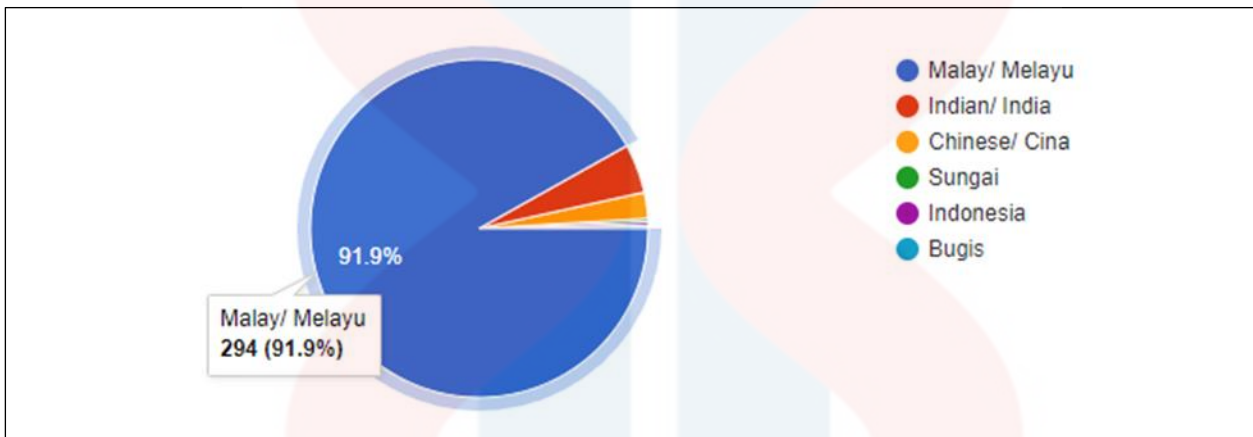


Figure 4.2 Percentage of respondent by race

The table 4.4 show the research based on race. The result shows that the majority of respondents who are involved in this research are Malay that is 294 respondents with the percentage of 91.9%. Other respondents are from Chinese, Indian, and others ethnic with the percentage of 2.5%, 4.7% and 0.9% respectively.

4.3.3 Marital status

Marital status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	111	34.7	34.7	34.7
	Married	207	64.7	64.7	99.4
	Others	2	0.6	0.6	100
	Total	321	100.0	100.0	-

Table 4.5 Marital status of respondents

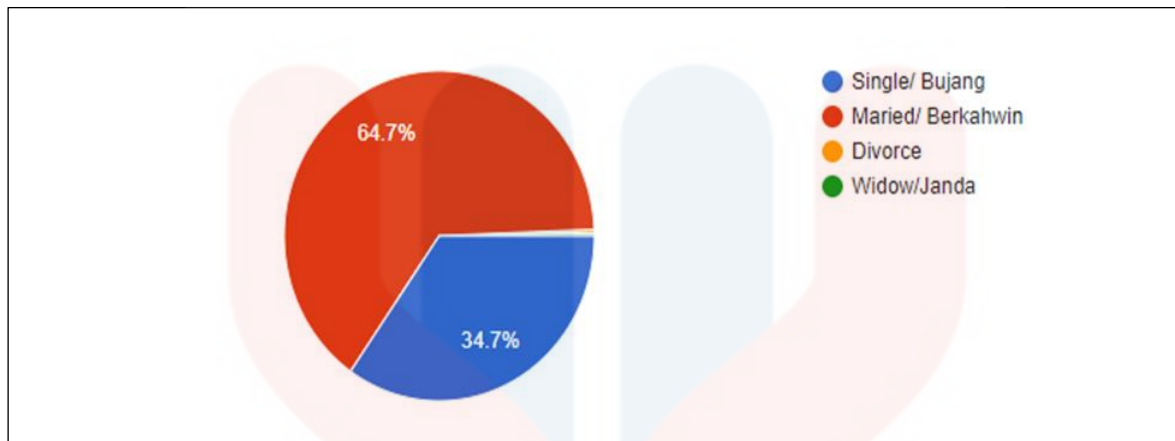


Figure 4.3 Percentage of respondents by Marital status

The table 4.3 shows the marital status that is involved for this research. The figure shows the respondents number of singles and married. Result shows that 64.7% of respondents involved in the research are married, that is about 207 respondents. Meanwhile, there are about 34.7% of singles which is 111 respondents and there are 0.6% of other status which is 2 respondents involved in the research.

4.3.4 Occupation

Occupation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Public sector	36	11.3	11.3	11.3
	Private sector	206	64.4	64.4	75.7
	Housewife	12	3.7	3.7	79.4
	Self-employed	66	20.6	20.6	100
Total		321	100	100	-

Table 4.6 Occupation of respondents

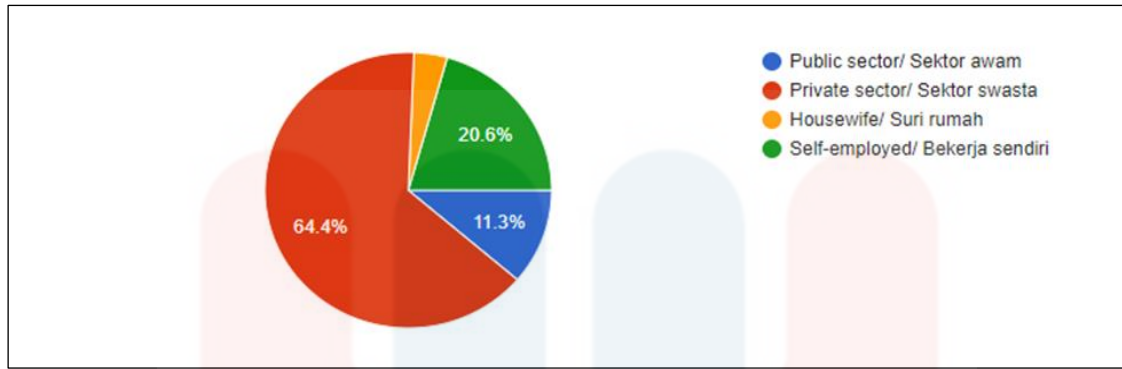


Figure 4.4 Percentage of respondents by Occupation

The table 4.4 shows the occupation that is involved for this research. From the results, higher frequency is received from the Private sector with 206 respondents with 64.4%. The lowest frequency is from housewives with 12 respondents with 3.7%. For the other occupations are from the public sector and self-employed the percentage 11.3% and 20.6% respectively.

4.3.5 Monthly Income

Monthly income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM1000	59	18.4	18.4	18.4
	RM1001-RM3500	170	53.1	53.1	71.5
	RM3600-RM4900	56	17.5	17.5	89
	RM5000	35	10.9	10.9	100
	Total	321	100	100	-

Table 4.7 Monthly income of respondents

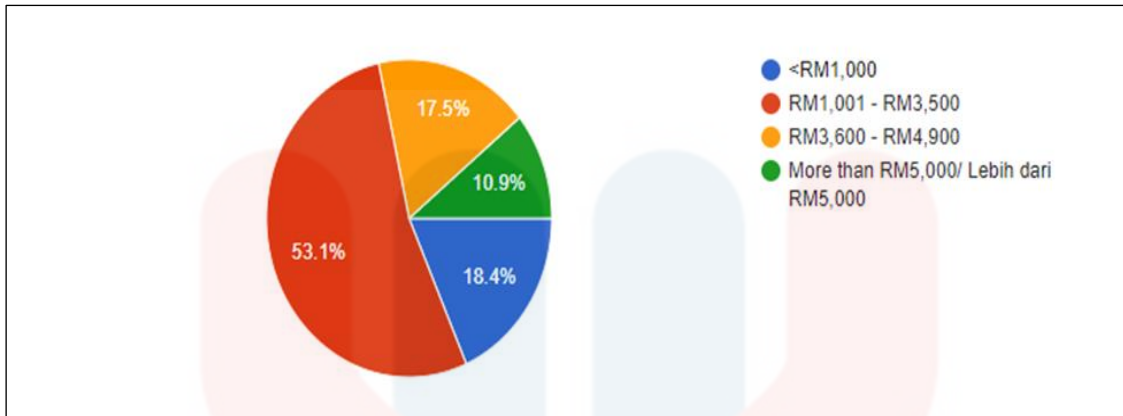


Figure 4.5 Percentage of respondents by monthly income

The table 4.5 shows the number of respondents based on monthly income. The majority of respondents are from RM1001-RM3500 which is 53.1%, 170 respondents. The lowest monthly income is from RM5000 with 35 respondents, 10.9%. Meanwhile, the second highest monthly income is from RM1000 and below which is 59 respondents, 18.4%. For RM3600-RM4900, their frequency is 56 respondents with 17.5% respectively.

4.3.6 Ar-Rahnu Users

AR-Rahnu Users					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	229	71.6	71.6	71.6
	No	91	28.4	28.4	100.0
	Total	321	100.0	100.0	

Table 4.8 Ar-Rahnu Users of respondents

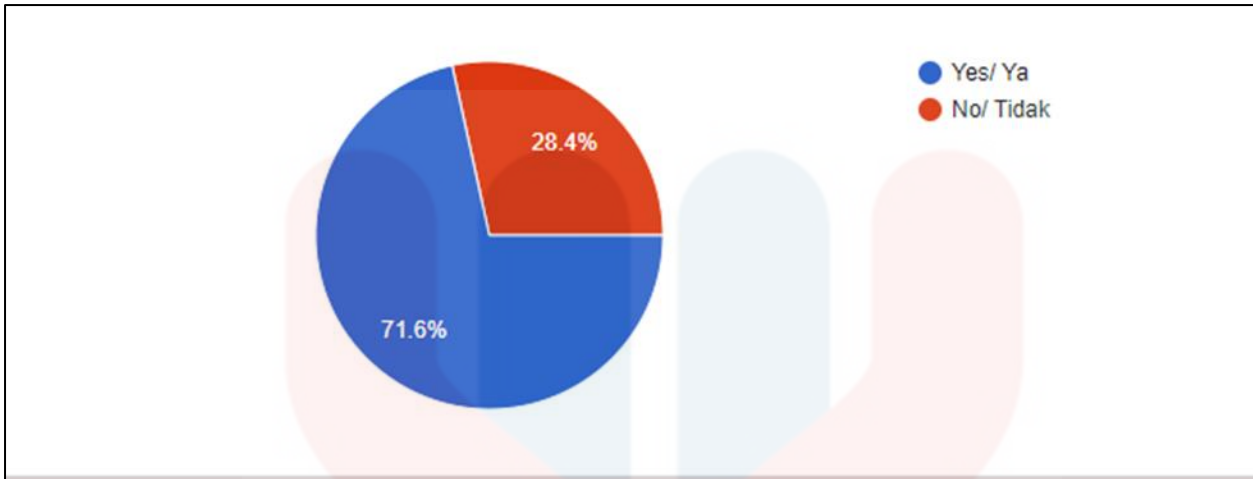


Figure 4.6 Percentage of respondents by experience in use Ar-Rahnu

The table 4.6 shows the Ar-Rahnu users that are involved in this research. The figure shows the respondents number of yes and no. Result shows that 71.6% of respondents involved in the research are Ar-Rahnu users that is about 229 respondents. Meanwhile, there are about 28.4% are non Ar-Rahnu users which is 91 respondents involved in the research.

4.4 DESCRIPTIVE ANALYSIS

This questionnaire was distributed only through an online survey to respondents due to Pandemic COVID-19 and physical distancing; therefore, 321 respondents answered all the questions given. The main objective for descriptive analysis was to understand the attributes of customers' behaviors as dependent variables and shariah view, pricing system, locality and customer service as independent behavior to find the mean of the variable. The response was by using 5 points of the likes to measure respondents about how much they agree or disagree with the statement which is 1-strongly disagree, 2- disagree, 3-least agree, 4- agree, 5- absolutely agree.

4.4.1 Descriptive analysis of each variable.

	N	Minimum	Maximum	Mean	Std. Deviation
Shariah View factor	321	1.00	5.00	4.5444	0.58143
Pricing system factor	321	2.00	5.00	4.1394	0.69163
Locality factor	321	1.25	5.00	4.1238	0.77639
Customers Service factor	321	1.00	5.00	4.3481	0.66211
Customers Behavior	321	1.00	5.00	4.2531	0.84502
Valid N (listwise)	321				

Table 4.9: The mean and standard deviation for each variable.

This is descriptive analysis for each variable presented that was customer behavior, shariah view, pricing system, locality and customer service in table 4.10. According to the table above, it shows the means and standard deviations of 16 items do score for the question of customers' behavior to use Ar-Rahnu in Kota Bharu, Kelantan. The statistics for this questionnaire mean is from minimum 1.00 to maximum 5.00. All items do score a means of the relationship result is above 4. As mentioned in the table above, the mean range is from 4.1238 to 4.5444 while the standard deviation range is from 0.58143 to 0.77639. The highest mean score for this variable is the factor behavior of shariah view (M=4.5444, S.D=0.58143) and the lowest mean score is the factor behavior locality (M=4.1238, S.D=0.77639). From the analysis, all of these indicate most of the respondents agreed with the statement based on each variable that was asked in the questionnaire.

4.4.1 Table of shariah view

	N	Minimum	Maximum	Mean	Std. Deviation
1.In my opinion, ar-rahnu service is in line with islamic philosophy	321	1	5	4.59	0.641
2.i think, ar-rahnu service is based on the implementation of islamic business principles	321	1	5	4.54	0.679
3. In my opinion, ar-rahnu id free from fraud and more transparent	321	1	5	4.51	0.694
4. I think the introduction of Ar-Rahnu is based on Al-Quran and Hadis	321	1	5	4.54	0.684

Table 4.10: The summary of the mean and standard deviation of shariah view.

Based on Table 4.10, the researcher can conclude from the data that the majority of respondents agreed with each questionnaire's points. The first item had the highest mean of 4.59 and the slightest standard deviation of 0.641. The majority of respondents strongly agreed that ar-rahnu service is in line with islamic philosophy. With a mean of 4.54 and a standard deviation of 0.679 the seconds item had the second highest mean and standard deviation. The respondents agreed that ar-rahnu service is based on the implementation of islamic business principles. The respondents slightly agreed that ar-rahnu was free from fraud and more transparent, with a mean of 4.51 and a standard deviation of 0.694. Last but not least, Item four had a mean of 4.54 and a standard deviation of 0.684, with respondents agreeing that the introduction of Ar-Rahnu is based on Al-Quran and Hadis. This demonstrates that syariah view has an impact on a user's behavior.

4.4.2 table of pricing system

	N	Minimum	Maximum	Mean	Std. Deviation
In my opinion, ar-rahnu sets a fair price for those that have low income.	321	1	5	4.28	0.818
In my view, ar-rahnu offers a loan that is suitable for replay.	321	2	5	4.33	0.744
In my opinion, ar-rahnu sets a competitive service.	321	1	5	4.26	0.831

In my opinion, ar-rahnu practices 'ibr' or discount for early redemption.	321	1	5	3.69	1.207
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Table 4.11: The summary of the mean and standard deviation of pricing system.

Table 4.11 shows that item 2 had the highest mean score of 4.33, with a standard deviation of 0.744. This demonstrated that ar-rahnu offers a loan that is suitable for replay. The respondents also believe that ar-rahnu sets a fair price for those that have low income, with 152 truly agreeing with this assertion, with a mean score of 4.28 and a standard deviation of 0.818. Next, respondents agreed that ar-rahnu sets a competitive service, with a mean of 4.26 and a standard deviation of 0.831. Finally, 97 respondents truly agree that ar-rahnu practices 'ibr' or discount for early redemption, with a mean score of 3.69 and a standard deviation of 1.207. From the analysis, all of these indicate the pricing system has an impact that attributes customers' use behavior to Ar-Rahnu.

4.4.3 table of locality

	N	Minimum	Maximum	Mean	Std. Deviation
I think Ar- Rahnu is strategic location and reachable	321	1	5	4.14	.938
I think the location of Ar-Rahnu is very suitable because it is equipped with parking facilities	321	1	5	3.97	.946
I think the location of Ar-Rahnu is easy to access, find and visit because it is close business sites that are the focus of the public	321	1	5	4.15	.917
I think location of Ar-Rahnu are providing security and comfort to customers to do pawning transaction	321	1	5	4.24	.810

Table 4.12: The summary of the mean and standard deviation of locality

In Table 4.12, it shows the means and standard deviations of locality factor attribute of customers behavior using Ar-Rahnu in kota bharu, kelantan. researchers discovered that the mean is more than 3.00, which third-highest scored a mean of 4.14, and the standard deviation was 0.938. This was a positive result from the first item, in which 144 respondents strongly agree Ar- Rahnu is a strategic location and reachable. Next, item 2 was the lowest mean in this part of the questions (3.97),

with a standard deviation of 0.946, where 113 respondents agree the location of Ar-Rahnu is very suitable because it is equipped with parking facilities. Furthermore, 135 respondents strongly agree that the location of Ar-Rahnu is easy to access, find and visit because it is close to business sites that are the focus of the public, with a mean of 4.15 and 0.917 as standard deviation. Finally, item 4 has the highest mean for locality factor. With a mean 4.24 and 0.810 as standard deviation. This showed how much locality is a good factor for customers to choose Ar-Rahnu.

4.4.4 Table of customers service

	N	Minimum	Maximum	Mean	Std. Deviation
I think al-rahnu service always responds quickly to customers' requests.	321	1	5	4.16	0.853
I think al-rahnu religion and races are treated fairly by Ar-Rahnu service.	321	1	5	4.37	0.747
I think ar-rahnu service ensure the transaction's security and confidentiality	321	1	5	4.42	0.791
I think ar-rahnu approval process is better and more efficient	321	1	5	4.45	0.740

Table 4.13: The summary of the mean and standard deviation of customers service.

Based on Table 4.13, the researcher can conclude from the data that the majority of respondents agreed with each questionnaire's points. The fourth item had the highest mean of 4.45 and the slightest standard deviation of 0.740. The majority of respondents strongly agreed that the ar-rahnu approval process is better and more efficient. With a mean of 4.42 and a standard deviation of 0.791, the third item had the second highest mean and standard deviation. The respondents agreed that ar-rahnu service ensures the transaction's security and confidentiality. The respondents slightly agreed that al-rahnu religion and races are treated fairly by Ar-Rahnu service, with a mean of 4.37 and a standard deviation of 0.747. Last but not least, the first item had the lowest score of 4.16, with a standard deviation of 0.853, indicating that respondents were ambivalent or felt neutral about l-rahnu service that always responds quickly to customers' requests. This showed how much customer service is a good factor for customers to choose Ar-Rahnu.

4.4.5 Table of attribute of customers behavior

	N	Minimum	Maximum	Mean	Std. Deviation
Ar- rahnu is among my top choices when considering borrowing money.	321	1	5	4.29	0.945
I would use ar-rahnu to get instant access of money incase of an emergency	321	1	5	4.26	0.967
It was a quick and effortless time to use ar-rahnu service.	321	1	5	4.26	0.920
I would consider using ar-rahnu to avoid risk in high interest cost charges.	321	1	5	4.21	0.965

Table 4.14: the summary of the mean and standard deviation of attributes of customers behavior.

In Table 4.14, the behavioral intention was the dependent variable, and the researcher can conclude that customers behavior was affected by shariah view, pricing system, locality and customer service. The mean can be approved that over 4.00, or most respondents agree to this variable. Respondents did strongly agree on the first item by 171 respondents clicked number 5 on the Likert scale given. The respondents believed that Ar- rahnu is among their top choices when considering borrowing money, bringing the mean to 4.29, and the standard deviation was 0.945. Meanwhile, the second item scored a mean of 4.26. 166 respondents strongly agree they will use ar-rahnu to get instant access to money in case of an emergency, bringing to 0.967 in standard deviation. The researcher can conclude that most respondents believe ar-rahnu became their trusted personal financing medium to earn cash by pledging gold. Most of the respondents agreed on every question given.



4.5 VALIDITY AND RELIABILITY TEST

Reliability test was conducted using Cronbach's Alpha analysis. It will be used to test the question whether both independent variables and dependent variables are accepted or not for this research. Besides, the analysis enables the research to determine whether these sets of items have a strong level of stability in measuring variables. The Cronbach's Alpha values that above 0.60 or greater are accepted in this research.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.884	0.641	4

Table 4.15 The Results of the Pilot Test for Shariah view

From table 4.15, the result indicates that Cronbach's Alpha for four items for shariah view measure is 0.884. The minimum value that is perceived acceptable for this study is 0.6. Thus, the value is considered as good and reliable to be used. These results show that the study has the high internal consistency of the item in measuring concepts. In other words, the questionnaires being used in this study about Ar-Rahnu based on the Shariah view.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.746	0.818	4

Table 4.5.2 The Results of the Pilot Test for Pricing system

From table 4.17, the result indicates that Cronbach's Alpha for four items for Pricing system measure is 0.746. The minimum value that is perceived acceptable for this study is 0.6. Hence, the value can be considered as good and reliable to be used. These results show that the study has the high internal consistency of the item in measuring concepts. The questionnaires being used in this study about Ar-Rahnu based on the pricing system.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.881	0.938	4

Table 4.16 The Results of the Pilot Test for Locality

From table 4.16, the result indicates that Cronbach's Alpha for four items for locality measure is 0.881. The minimum value that is perceived acceptable for this study is 0.6. Hence, the value can be considered as good and reliable to be used. These results show that the study has the high internal consistency of the item in measuring concepts. The questionnaires being used in this study about Ar-Rahnu based on locality.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.866	0.853	4

Table 4.5.4 The Results of the Pilot Test for customer service

From table 4.18, the result indicates that Cronbach's Alpha for four items for customer service measure is 0.866. The minimum value that is perceived acceptable for this study is 0.6. Hence, the value can be considered as good and reliable to be used. These results show that the study has the high internal consistency of the item in measuring concepts. The questionnaires being used in this study about Ar-Rahnu based on customer service

4.6 NORMALITY TEST

The normality test is to determine the sample size distribution. This is important to understand whether the sample collected falls within an appropriate range and its skewness. The normality test establishes the sample size. This involves determining the sample's skewness and if it is within an acceptable range. If the samples are not normally distributed, the non-parametric method is employed, and if they are equally distributed, the parametric method is used. Test normality in this analysis is done above the shariah view, pricing system, locality, customer service and customers behavior.

Table 4.2 shows that two statistical tests of normality ,kolmogorov-Smirnov and shapiro-wilk and in that 2 tests have statistics, degree of freedom and significance.

Table 4.19: Test Normality of all variable

Tests of Normality						
	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Shariah view	0.223	321	.000	0.776	321	.000
Pricing system	0.123	321	.000	0.927	321	.000
locality	0.135	321	.000	0.910	321	.000
Customer service	0.162	321	.000	0.866	321	.000
Customer's behavior	0.188	321	.000	0.085	321	.000
a. Lilliefors Significance Correction						

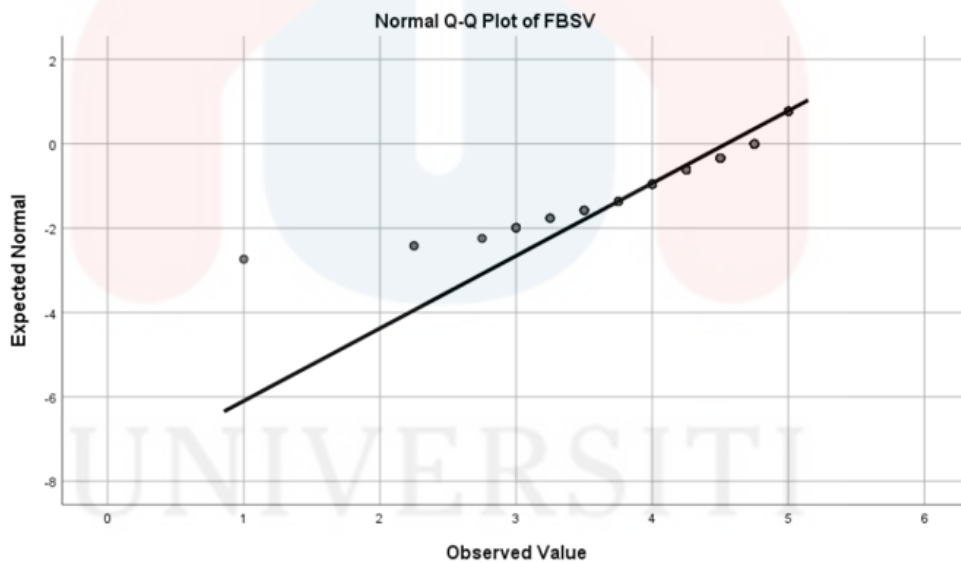
4.6.1 Factor behavior of shariah view

Tests Normality of shariah view		
	Kolmogorov-Smirnov	Shapiro-Wilk

	Statistic	df	Sig.	Statistic	df	Sig.
FB SV	0.223	321	.000	0.776	321	.000
a. Lilliefors Significance Correction						

Table 4.20: Test normality of shariah view

The table shows that the variables have $p < 0.05$ so every one of the variables can be thought to be non-typical, we can't reject the null hypothesis that is normal. This research utilizes Kolmogorov-Smirnov normality test rather than Shapiro-Wilk normality test. This is on the grounds that Kolmogorov-Smirnov had no touchy issue in tails and it was appropriate for an informational index more than 50.



Graph 4.1 : The Q-Q Plot of shariah view

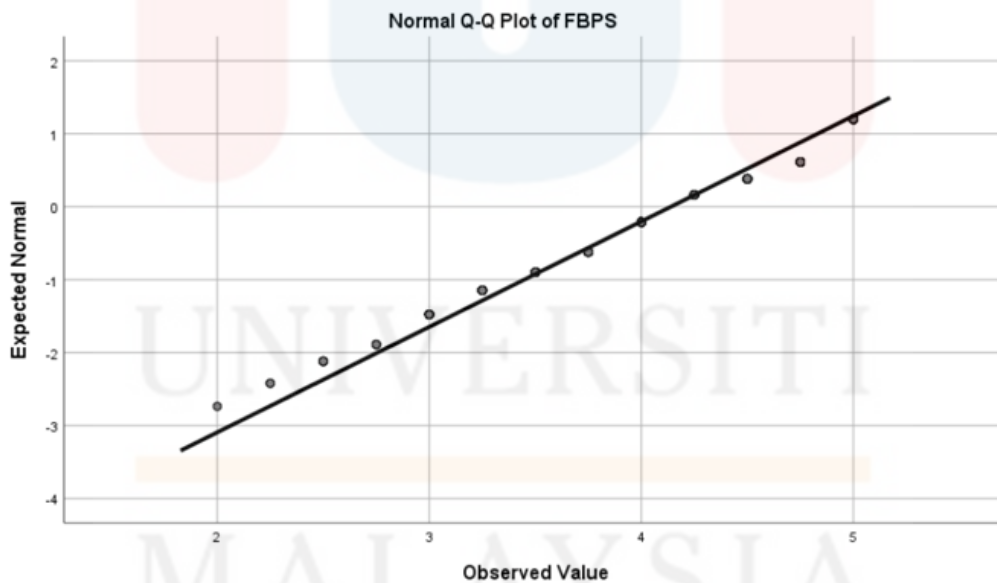
The graph above, our data does cluster around the line, that provides further evidence that our distribution is normal. This means that at least one of the criteria for parametric statistical testing is satisfied.

4.6.2 Factor behavior of pricing system

Tests of Normality of Pricing system						
	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Pricing system	0.123	321	.000	0.927	321	.000
a. Lilliefors Significance Correction						

Table 4.21: Test normality of pricing system

The table shows that the variables have $p < 0.05$ so every one of the variables can be thought to be non-typical. This research utilizes Kolmogorov-Smirnov normality test rather than Shapiro-Wilk normality test. This is on the grounds that Kolmogorov-Smirnov had no touchy issue in tails and it was appropriate for an informational index more than 50.



Graph 4.2: The Q-Q Plot of pricing system

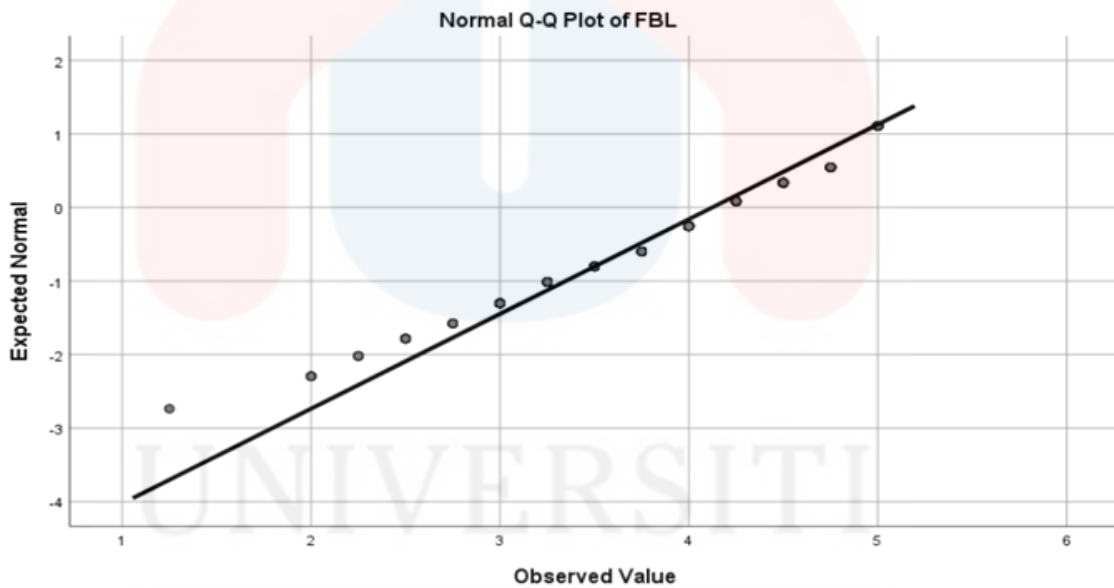
The graph above, our data does cluster around the line, that provides further evidence that our distribution is normal. This means that at least one of the criteria for parametric statistical testing is satisfied.

4.6.3 Factor behavior of locality

Tests Normality of locality						
	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
locality	0.135	321	.000	0.910	321	.000
a. Lilliefors Significance Correction						

Table 4.22: Test normality of locality

The table shows that the variables have $p < 0.05$ so every one of the variables can be thought to be non-typical. This research utilizes Kolmogorov-Smirnov normality test rather than Shapiro-Wilk normality test. This is on the grounds that Kolmogorov-Smirnov had no touchy issue in tails and it was appropriate for an informational index more than 50.



Graph 4.3: The Q-Q Plot of locality

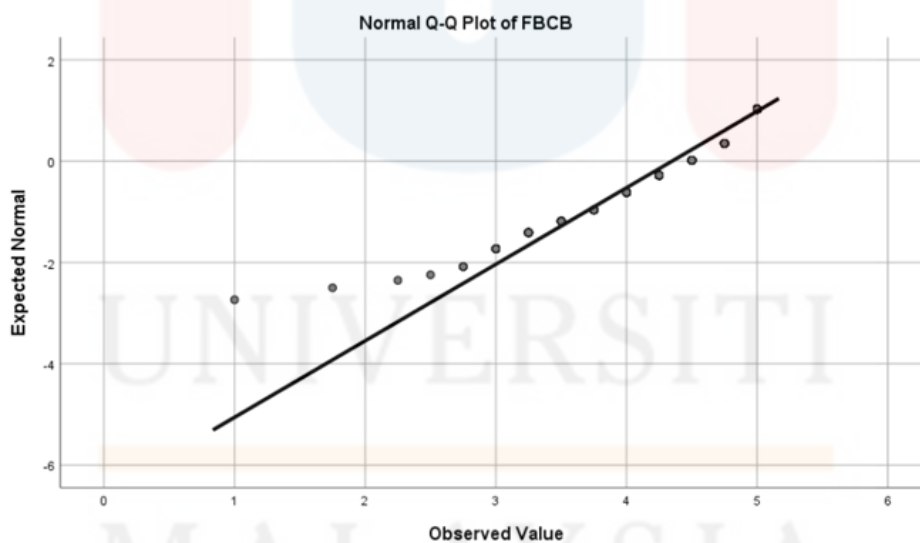
The graph above, our data does cluster around the line, that provides further evidence that our distribution is normal. This means that at least one of the criteria for parametric statistical testing is satisfied.

4.6.4 Factor behavior of customers service

Tests of Normality of customers service						
	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Customers service	0.162	321	.000	0.866	321	.000
a. Lilliefors Significance Correction						

Table 4.23: Test normality of customers service

The table shows that the variables have $p < 0.05$ so every one of the variables can be thought to be non-typical. This research utilizes Kolmogorov-Smirnov normality test rather than Shapiro-Wilk normality test. This is on the grounds that Kolmogorov-Smirnov had no touchy issue in tails and it was appropriate for an informational index more than 50.



Graph 4.2: The Q-Q Plot of customers service

The Q-Q Plot provides a visual representation of the distribution of the data. This data is not normal, the points form a curve that deviates markedly from a straight line. Where, the outliers' points at the ends of line, distanced from the bulk of the observations.

4.6.5 The attributes of Customers behavior

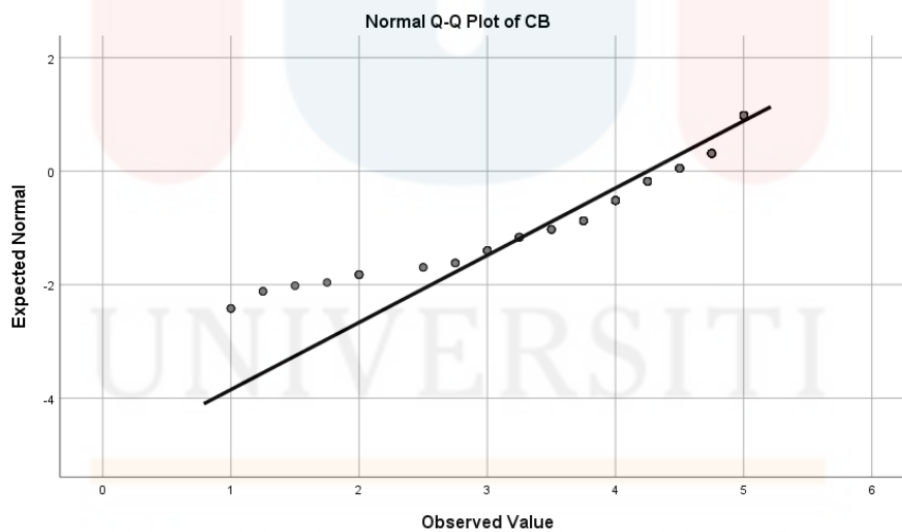
Tests Normality of the attributes of customer behavior

	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Customers behavior	0.188	321	.000	0.815	321	.000

a. Lilliefors Significance Correction.

Table 4.24: Test normality of attributes of customer behavior

The table shows that the variables have $p < 0.05$ so every one of the variables can be thought to be non-typical. This research utilizes Kolmogorov-Smirnov normality test rather than Shapiro-Wilk normality test. This is on the grounds that Kolmogorov-Smirnov had no touchy issue in tails and it was appropriate for an informational index more than 50



Graph 4.2: The Q-Q Plot of customers behavior

The graph above, our data does cluster around the line, that provides further evidence that our distribution is normal. This means that at least one of the criteria for parametric statistical testing is satisfied.

The summary of the normality test, the table shows that all the variables have $p < 0.05$ so every one of the variables can be thought to be non-typical. Accordingly, the normality of all variables for this examination was met. This research utilizes Kolmogorov-Smirnov normality test rather than Shapiro-Wilk normality test. The Shapiro–Wilk normality test is a more suitable strategy for little example sizes (<50 tests) despite the fact that it can likewise be taken care of on bigger example sizes while Kolmogorov–Smirnov normality test is utilized for $n \geq 50$. So, Kolmogorov-Smirnov normality test is more appropriate as direction for this research. This is on the grounds that Kolmogorov-Smirnov had no touchy issue in tails and it was appropriate for an informational index of more than 50. What's more, Shapiro-Wilk didn't function admirably assuming that few qualities in the informational index were something very similar and it turned out best for informational index informational collection under 50.

4.6 REGRESSION ANALYSIS

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df 1	df 2	Sig. F Change
1	.624	.389	.382	.66456	.389	50.346	4	316	.000

Table 4.25: table of regression

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error				Beta	Lower Bound
1	(Constant)	.878	.304		2.891	.004	.280	1.475
	Shariah view (IV I)	-.044	.089	-.030	-.496	.620	-.218	.130

Pricing system(IV 2)	.373	.080	.305	4.634	.000	.214	.531
Locality (IV 3)	-.175	.066	-.161	-2.665	.008	-.304	-.046
Attributes of customers behavior (IV 4)	.633	.087	.496	7.321	.000	.463	.803

Table 4.26: coefficient for all variable

Based on the hypothesis above, the equation of the coefficients that drive from the table is as follow;

Multiple Regressions: $Y = B1 + B2X2 + B3X3 + B4X4 + B5X5$

$Y = 0.878 + -0.044X2 + 0.373X3 + -.175X4 + 0.633X5$

The attributes of customers behavior to use Ar-Rahnu = -0.043 + 0.360X2 + -0.010X3 + 0.340X4 + 0.327X5

Where: Y = customers behavior to use Ar-Rahnu in Kota Bharu, Kelantan

X2 = shariah view

X3 = pricing system

X4 = locality

X5 = Customers Service

The result can be acquired from the equation above is a below:

a) B1 = -.044

Regarding the table above, it can be illustrated that the shariah view results as a negative relationship with attributes of customers' behavior to use Ar-Rahnu in Kota Bharu, Kelantan. Means that shariah views are not affected through the attributes of customers' behavior to use Ar-Rahnu. The coefficient value of -0.044 for Islamic shariah view states that every percentage change in independent variables may bring to the changing of -0.044 percent in dependent variables from the attributes of customers behavior. Thus, the negative relationship encouraged the decrease in independent variables where it can be illustrated as a decrease in shariah view.

b) $B_2 = 0.373$

Referring to the table given, it indicates that the pricing system has a positive relationship with the attributes of customers' behavior to use ar-rahnu in kota bharu, kelantan. That's because, pricing system will affect the attribute of customers' behavior to use Ar-Rahnu. Besides, the correlation value of 0.373 for the pricing system as every percentage is changed in independent variables where the pricing system would lead to the changing of 0.373 percent in dependent variables from the attribute of customers behavior. Therefore, the positive relationship resulted from any increase in independent variables which also demonstrates an increase in the attributes of customers' behavior to use Ar-Rahnu in Kota Bharu, Kelantan. Otherwise, it also happens as the same thing, if there is any decrease in the pricing system then the attribute of customers behavior to use Ar- Rahnu also decreases too.

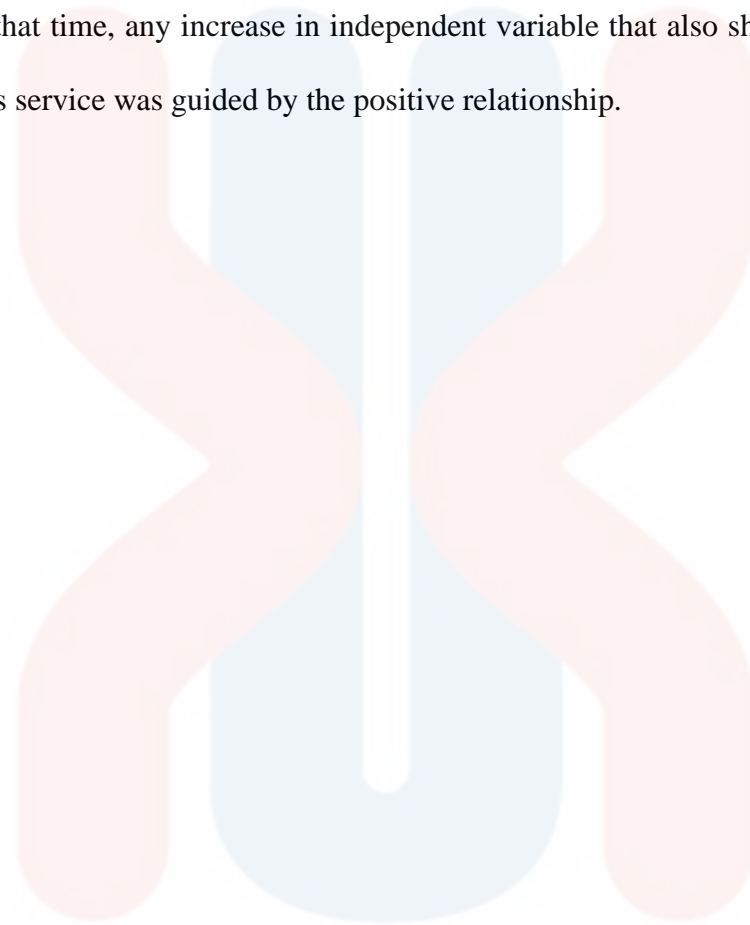
c) $B_3 = -0.175$

Referring to the table above, it can be illustrated that the locality results as a negative relationship with attributes of customers' behavior to use Ar-Rahnu in Kota Bharu, Kelantan. Means that locality is not affected through the attributes of customers' behavior to use Ar-Rahnu. The coefficient value of -0.175 for locality states that every percentage change in independent variables may bring to the changing of -0.175 percent in dependent variables from the attributes of customers behavior. Thus, the negative relationship encouraged the decrease in independent variables where it can be illustrated as a decrease in locality.

d) $B_4 = 0.633$

From the table given, it can be indicated customer service can give results as positive with the attribute of customers to use Ar-Rahnu in Kota Bharu, Kelantan. Means that the customer service may affect the attribute of customers to use Ar-Rahnu. Besides, the coefficient

value of 0.633 for customer service suggests that any percentage shift in independent variables which require a change of 0.633 percent from attribute of customers behavior in the dependent variable. At that time, any increase in independent variable that also shows as an increase in the customers service was guided by the positive relationship.



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4.7 HYPOTHESIS TESTING

Table 4.27: Spearman's rho correlation

Table 4.27: Spearman's rho correlation for all variable

Correlations			Sharia h view	Prici ng syste m	locali ty	Customer s service	Customers behavior
Spearm an's rho	Shariah view	Correlation Coefficient	1.000	.568	.592	.651	.477
		Sig. (2-tailed)	.	.000	.000	.000	.000
		N	321	321	321	321	321
	Pricing system	Correlation Coefficient	.568	1.000	.634	.698	.571
		Sig. (2-tailed)	.000	.	.000	.000	.000
		N	321	321	321	321	321
	locality	Correlation Coefficient	.592	.634	1.000	.694	.457
		Sig. (2-tailed)	.000	.000	.	.000	.000
		N	321	321	321	321	321
	Custome r Service	Correlation Coefficient	.651	.698	.694	1.000	.661
		Sig. (2-tailed)	.000	.000	.000	.	.000
		N	321	321	321	321	321
	Custome rs behavior	Correlation Coefficient	.477	.571	.457	.661	1.000
		Sig. (2-tailed)	.000	.000	.000	.000	.
		N	321	321	321	321	321
**. Correlation is significant at the 0.01 level (2-tailed).							

Spearman's rho correlation for each variable were shown in Table 4.18. The significant value and the number of cases was 321. The p-value was 0.000, which was less than a significant level of 0.01. All correlation coefficients were to fall within a defined range from 0.457 to 0.661 which is considered as moderate positive correlation.

This shows the positive relationship between the independent variables (shariah view, pricing system, locality and customer service) and the dependent variable (customers behavior).

Table 4.28, The relationship between shariah view and attributes of customer behavior to use ar-rahnu.

Correlations				
			Shariah view	Customers behavior
Spearman's rho	Shariah view	Correlation Coefficient	1.000	.477**
		Sig. (2-tailed)	.	.000
		N	321	321
	Customers behavior	Correlation Coefficient	.477**	1.000
		Sig. (2-tailed)	.000	.
		N	321	321
**. Correlation is significant at the 0.01 level (2-tailed).				

Based on the table, it illustrates the results of the first variables that the attributes of customers behavior have indicated ($r = 0.477$) as a low positive correlation between the element of shariah view is ($r = 0.477$, $N = 321$, $p < .001$). After that, lower value of person`s correlation between the attributes of customer behavior and element of shariah view are demonstrated with the level of attributes of customers behavior to use Ar-Rahnu through the element of shariah view is significantly not proved and not admitted among customers in Kota Bharu, Kelantan. Therefore, the study accepts H1 that research ensures that there is a significant relationship between shariah view and the attributes of customers' behavior to use Ar-Rahnu in Kota Bahru, Kelantan.

Table 4.29 the relationship between pricing system and attributes of customer behavior to use Ar-Rahnu.

Correlations				
			Pricing system	Customers behavior
Spearman's rho	Pricing system	Correlation Coefficient	1.000	.571
		Sig. (2-tailed)	.	.000
		N	321	321
	Customers service	Correlation Coefficient	.571	1.000
		Sig. (2-tailed)	.000	.
		N	321	321

** . Correlation is significant at the 0.01 level (2-tailed).

Moreover, the table of the correlation coefficient, the results display that the attributes of customer behavior use Ar- Rahnu is ($r = 0.571$) were the person`s correlation shows moderate positive relationship between pricing system of ($r = 0.571$, $N = 321$, $p < .001$). As for the second independent variable of the research, it indicates that the result of the analysis of the customers behavior through the pricing system is to achieve the highest score, not as the element of shariah view. Therefore, the study accepts H2 that research ensures that there is a significant relationship between the pricing system and the attributes of customers' behavior to use Ar-Rahnu in Kota Bharu, Kelantan.

Table 4.30 The relationship between locality and attributes of customer behavior to use ar-rahnu.

Correlations				
			locality	Customers behavior
Spearman's rho	locality	Correlation Coefficient	1.000	.457
		Sig. (2-tailed)	.	.000

		N	321	321
	Customers behavior	Correlation Coefficient	.457	1.000
		Sig. (2-tailed)	.000	.
		N	321	321
**. Correlation is significant at the 0.01 level (2-tailed).				

Table 4.30 Furthermore, the table of this correlation coefficient has indicated that the attributes of customers behavior is ($r = 0.457$) where the person`s r shows that is low positive correlation relationship between locality of ar-rahnu which is ($r = 0.457, N = 321, p < .001$). Then, correlation for the third independent variable is to discover low value of person`s correlation between the attributes of customers behavior and locality are not able to provide customers to use Ar- rahnu. Otherwise, it indicates changing the locality of Ar-Rahnu will not affect the attributes of customers to use ar-rahnu in kota bharu, kelantan. Particularly, the value of a person`s correlation for the attributes of customers behavior with locality of Ar-Rahnu is low rather than the pricing system of Al-Rahnu. Therefore, the study accepts H3 that research ensures that there is a significant relationship between locality and the attributes of customers' behavior to use Ar-Rahnu in Kota Bharu, Kelantan.

Table 4.31, the relationship between customer service and attributes of customer behavior to use Ar Rahnu

Correlations				
			Customers service	Customers behavior
Spearman's rho	Customers service	Correlation Coefficient	1.000	.661
		Sig. (2-tailed)	.	.000

		N	321	321
	Customers behavior	Correlation Coefficient	.661	1.000
		Sig. (2-tailed)	.000	.
		N	321	321

According to the table, the results show the attributes of customer behavior ($r = 0.661$) which is considered a moderate positive relationship between customer service of Ar-Rahnu ($r = 0.661$, $N = 321$, $p < .001$). Besides, the correlation analysis for the fourth independent variables indicates the result as moderate indicator of person's correlation coefficient between the attributes customers behavior and customers service of Ar-Rahnu and it also display as positive acceptance regard to the Al-Rahnu significantly towards customers service of Al-Rahnu in kota baru, kelantan. Hence, the variables of the attributes of customers behavior and customer service of Al-Rahnu is a moderate correlation relationship with each other. Therefore, the study accepts H4 that research ensures that there is a significant relationship between customer service and the attributes of customers' behavior to use Ar-Rahnu in Kota Bharu, Kelantan.

4.8 SUMMARY/ CONCLUSION

Based on the result of the literature review and the survey among 321 respondents among Customers Ar-Rahnu in Kota Bharu, Kelantan, the researcher reached a number of conclusions regarding the attributes of customers' behavior to use Ar-Rahnu in Kota Bharu, Kelantan. After questionnaires are distributed, the time taken for data collection is 1 month. These data are then compiled into SPSS to get the actual data. The result SPSS will come out with a preliminary analysis, demographic profile of respondent, Descriptive Statistic, Frequency Distribution, validity and reliability test, Correlation Coefficient, Normality analysis, Regression Analysis and Hypothesis testing. In a nutshell, all the research questions and objectives of this study have been achieved through these statistical analyses.

Finally, after analyzing the interactions of all of the variables, the researchers concluded that the study's three theories are valid. For Shariah View, the Pearson correlation coefficients between the independent variables and the dependent variable are 0.395, 0.518, 0.325 and 0.582 for pricing system, locality and customer service, respectively. There was a low positive and moderate positive relationship between each of the independent variables and the dependent variable as a result of this analysis. It also addresses the study's questions about whether there is a connection between shariah view and customers' behavior, as well as pricing system and customers' behavior, locality and customers' behavior, and between customer's service and customers. Finally, there is a connection between the shariah view, pricing system, locality, customer's service and customer behavior to use Ar-Rahnu in Kota Bharu, Kelantan.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 Introduction

This chapter outlines the research. First, a research summary is offered. This section briefly describes the study's aims, organisation, and methodologies. The study's main findings are then addressed. This section presents the findings of an empirical test based on data analysis. Its implications are then investigated. The survey's results are then shown. Finally, the constraints and potential research directions are discussed.

5.2 Key Findings

This study presents several key findings on the attributes of customers' behaviour to use of Ar-Rahnu in Kota Bharu, Kelantan. The most fundamental things that have been covered through this study are the sharia view, pricing system, customer service, and locality as a factor that attributes customers to use Ar-Rahnu.

5.3 Finding & Discussion

A total of (321) respondents comprising residents in Kota Bharu, Kelantan have responded to this research. All respondents were diverse in race, monthly income, and level of education, employment background and the experience of using Ar-Rahnu service. The respondent's answer is trusted and reliable because all of them are from Kota Bharu, Kelantan. This means, most of them are employees or housewives that have experience of Ar-Rahnu. They are believed to be mature in their opinion and perception because the majority respondent is from the age of 30 until 40 years old. From the findings, the majority of respondents have an experience of using Ar-Rahnu. This can be reflected that, residents in Kota Bharu, Kelantan are customers of Ar-

Rahnu and they have attributed the customers' behaviours to Ar-Rahnu in Kota Bharu, Kelantan as their alternative transaction in future. In this study, was found that residents of Ar-Rahnu in Kota Bharu staff in University Malaysia have been introduced in dealing transaction by Ar-Rahnu through others reasons such as for the religion of Islam. Most of the respondents use the Ar-Rahnu service because it was transparent in the transaction nowadays. Also, the residents of Ar-Rahnu in Kota Bharu were found satisfied with offers and services provided from Ar-Rahnu's companies because it meets all the needs and requirements.

5.3.1 To investigate whether the elements of Sharia views influence the attribute of customer behavior to use Ar-Rahnu in Kota Bahru, Kelantan, Malaysia.

The major finding in this research paper is about the attribute of customer behaviour to use Ar-Rahnu in Kota Bahru, Kelantan, Malaysia. In order to examine the factor of behaviour of sharia view, Spearman Correlation. Table 4.29 in chapter 4, shows that, the Sharia view has excellence and consistency of positive relationship (0.477) with the use of Ar-Rahnu service. This positive weak association shows that dependability is a strong predictor of Ar-Rahnu service use. In Kota Bahru, Kelantan, Malaysia, the substantial restrained optimistic relationship among the variables authenticates hypothesis H1. This finding performs to sustenance the preceding study completed thru evidence from Gait and Worthington, 2008 had proof that religion belief can attract Muslim to use Ar-Rahn more than the conventional pawnshop since Ar-Rahn is implement Sharia concept.

5.3.2 To investigate whether the views of pricing systems can affect the attribute of customer behaviors to use Ar-Rahnu in Kota Bahru, Kelantan, Malaysia.

As for the factors based on the pricing system by the second independent variables, from table 4.30, the relationship of need of the use of credit card is relatively good with (0.571). The moderate positive relationship reveals that pricing systems may impact customer behaviour to use Ar-Rahnu in Kota Bharu, Kelantan. The correlation analysis significant value (0.000) must be equal to or less than $p < 0.05$ significant levels. According to hypothesis H2, there is a considerable moderate positive association between the characteristic of consumer behaviour to use Ar-Rahnu and the factor based on the pricing scheme. There is evidence that supports this study illustrated by Mohammed et al., 2005, the service control compulsory by Ar-Rahnu is relatively low when paralleled to the traditional pawn broking system, which required a rate of interest of about two percent.

5.3.3 To investigate either the factors of locality can affect the attribute of customer behaviors to use Ar-Rahnu in Kota Bharu, Kelantan.

The table 4.31 in chapter 4 shows that risk of the use of credit card has excellent and good positive relationship with customer satisfaction (0.661) which is 66%. This relationship satisfies H4 that there is a significant relationship between the customer behaviours to use Ar-Rahnu in Kota Bahru, Kelantan, Malaysia. In support to this finding, according to Ratih Hurriyati, the location is a place described as a site of service, relating to where the company must be headquartered and carry out operations or activities (Putra, 2015). Because people and customers prefer pawn shops that are close to their homes, location is an important component in the growth of a pawnshop. This result was supported by Azim et al., (2016), Researchers discovered, both locality and service quality had a substantial impact on the client acceptability on Ar-Rahnu.

5.3.4 To investigate either the factors of customer service affect the attribute of customer behaviors to use Ar-Rahnu in Kota Bharu, Kelantan.

The table 4.32 in chapter 4 shows that attitude or opinion of the use of credit card has good positive relationship with customer satisfaction (0.457). This relationship satisfies H3 that there is a significant relationship between the customer behaviours to use Ar-Rahnu in Kota Bahru, Kelantan, Malaysia. In support to this finding, according to Ahmad et al. (2012), service quality is one of the most important aspects that influence consumer behaviour when it comes to using Ar-Rahnu. Pawnshops have more convenience for consumers, unlike banking institutions. When compared to banks, pawnshops are handier because they provide a quick and easy option to borrow money.

5.4 Implication of the study

The study's implications are an essential factor to consider while doing research. There is no use in undertaking research if important stakeholders are not interested. With the appropriate changes obtained from such information, the value of prior literature on Ar-Rahnu in Malaysia can be increased as a result of this study. The position and structure offered to Ar-Rahnu users, as well as the relevance of Islamic pawnshops in the country's economic growth. In this context, Ar-Rahnu can serve as an economic basis to improve socioeconomic development for low- and moderate-income groups, which is consistent with cooperative principles. The Islamic mortgage system, or Ar-Rahnu, is one of the Islamic financial instruments that has the ability to provide finance to people from all walks of life, from low-income to high-income. The study's findings suggest that Islamic mortgages benefit borrowers both economically and socially, helping to balance the Malaysian economy on a local level.

Current study is also critical for A-Rahnu to understand how they might profit from the customers present by using Ar-Rahnu products to the national economy. Ar-Rahnu must realize that the agency's initiatives are designed to assist them in obtaining financial resources more swiftly in line with Sharia while also allowing them to develop their pawn business activities in the worldwide market. As a result, individuals must take advantage of such programmed as well as the chances that are accessible to them. Ar-Rahnu's methodology has had a significant positive influence on smallholders in need of financial resources more swiftly and inexpensively using Sharia techniques.

Current research will enable Islamic financial institutions that would provide mortgage programs based on sharia-compliant principles with a basic understanding of how their systems might assist Ar-Rahnu develop. Knowledge of the awareness to use

Ar-services, Rahnu's as well as the level of consumer satisfaction on some of the aspects and advantages gained in Ar-Rahnu, can assist other communities who have yet to utilize Ar-Rahnu's service in pawning. The user study will help the Ar-Rahnu system become more transparent in the future. Continuous development is required to entice more Ar-Rahnu consumers to use and profit from the services offered. Indirectly, it will assist the government in increasing economic development and offering more economic activities such as job possibilities and lowering domestic growth and underemployment.



5.5 Limitations of the study

There are several limitations in this study that included the study's sample size, lack of previous studies in the research area and scope of discussions. This study's sample size is insufficient. The residents of Kota Bharu, Kelantan, were chosen as the sample for this research, which does not represent the whole population. The representative sample selected does not accurately reflect the study's overall goal. This study's population comprises both Muslims and non-Muslims in Kota Bharu, Kelantan. As a consequence, while generalizing the results, attention needs to be given. Furthermore, due to lack of previous studies in the research area, the limitation of the study is the absence of information necessary for research. Since there seems to be little prior study on the features of customer behaviour to use of Ar-rahnu, resources which include research publications are restricted and difficult to obtain. The majority of the research discovered was conducted outside of the country, which would be unrelated to and cannot be compared to this study. Finally, for the scope of discussions the researcher was facing challenges in the extent of discussions regarding the Ar-Rahnu and its customers. There have been a few short studies and investigations on Ar-Rahnu, particularly on issues about the Ar-rahnu location. Despite the fact that the scope of the discussion is limited, researchers must devise novel solutions to locate and gather all data matched to the study.

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5.6 Recommendations for future research

This study only focused on four factors that would be attributes of customers' behaviour to use of Ar-Rahnu in Kota Bharu, Kelantan which are sharia view, pricing system, locality and customer service. Thus, the researcher recommended that future research focusing on all four variables can be suggested to be included in the future research. This can emphasize on the future new research which can provide better information regarding the attributes of customers' behaviour to use of Ar-Rahnu the improvement for future research can also provide clearer insight to be applied by the customers possibly influencing the public to pursue Ar-Rahnu usage.

Despite the mentioned limitations, it also recommended to the future researcher to find a bigger sample size to give the broad coverage in the general population. The findings of this study are also advised for conduct in other states of Malaysia, where comparable research on the attributes of customers' behaviour to use of Ar-Rahnu might be done. This is essential in order to acquire greater insights and receive a variety of findings from the study that has been undertaken. It is possible that the application of factors and studies done in numerous distinct locations may broaden the scope of the study, resulting in additional data being gained by future research from other regions around Malaysia.

Lastly, although all four variables are significantly positive in the correlation analysis, there is support for the hypothesis. The future research suggested to inspect more in detail to another variable such as advertisement, customer perception and attitudes of customers.

5.7 Overall conclusion of the study

Due to the general considerable mean value associated with riba and conformity with Islamic sharia, the study's findings suggest that customer behaviour qualities are particularly essential in determining the acceptability of Islamic small businesses towards Ar-Rahnu. The findings also emphasize, either directly or indirectly, understanding of all religious elements, particularly halal and haram concerns. However, there were items in the system developed against Ar-Rahnu that demonstrated a moderate amount of mean value for the comprehension items. These observations also imply that, while Ar-Rahnu users express their conviction in Ar-Rahnu's adherence to Islamic Sharia, some users still do not get accurate information regarding Ar-Rahnu's service. This study is designed to contribute to and assist Ar-Rahnu institutions in improving their customer service and marketing capabilities. The findings of this study can help institutions develop more efficient marketing strategies while adhering to Islamic Sharia as a guideline. This study has the potential to transform the community's and small enterprises' perceptions of the benefits of Ar-Sharia-compliant Rahnu's manner.

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Appendix A- Draft of Questionnaire



Faculty of Entrepreneurship and Business

QUESTIONARE ON THE ATTRIBUTE OF CUSTOMER'S BEHAVIOUR TO USE AR-RAHNU IN KOTA BHARU, KELANTAN.

**PERTANYAAN MENGENAI SIKAP PERINGKAT PELANGGAN UNTUK
MENGGUNAKAN AR-RAHNU DI KOTABHARU, KELANTAN.**

Dear respondents,

Assalamualaikum and Good Day. We are undergraduate Year 4 students of Bachelor of Business Administration (Islamic Banking and Finance) with honours of University Malaysia Kelantan (UMK). As a part of this degree program, we are currently conducting research to study the relationship between attributes of customers' behaviour to use Ar-Rahnu in Kota Bharu, Kelantan. This study will focus on those factors which are sharia view, pricingsystem, customer's service and locality.

Your participation in answering and completing this questionnaire is pleasing to us as a partial fulfilment towards my undergraduate degree being completed. We ensure you that these information will be used only for academic purpose. Thus, your cooperation in participating in this survey is highly appreciated. Thank you.

SECTION A: DEMOGRAPHIC RESPONDENT

Please specify your answer by placing tick (/) on the relevant questions will be used to figure out the respondent's general information.

Sila nyatakan jawapan anda dengan meletakkan tanda (/) pada jawapan yang berkaitan. Soalan-soalan berikut akan digunakan untuk mengetahui maklumat am para responden.

1. Gender? / *Jantina?*

a. Male / <i>Lelaki</i>	b. Female / <i>Wanita</i>	
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2. Race / *Bangsa:*

a. Malay <i>Melayu</i>	b. Indian <i>India</i>	c. Chinese <i>Cina</i>	d. Others <i>Lain-lain</i>
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3. Age? *Umur?*

a. Below 20 years <i>20 tahun dan ke bawah</i>	b. 20 – 29 years <i>20 – 29 tahun</i>
c. 30 – 39 years <i>30 – 39 tahun</i>	d. 40 and above <i>40 tahun dan ke atas</i>

4. Marital Status / *Status Perkahwinan:*

a. Single <i>Bujang</i>	b. Married <i>Berkahwin</i>	c. Others <i>Lain-lain</i>
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5. Educational levels/ *Tahap pendidikan:*

a. Diploma	b. Degree	c. Master/ PHD	d. Others <i>Lain-lain</i>
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6. Employment Background / *Latar belakang pekerjaan:*

a. Public sector <i>Sektor awam</i>	b. Private sector <i>Sektor swasta</i>
c. Housewife <i>Suri rumah</i>	d. Self employed <i>Bekerja sendiri</i>

7. Monthly Income / *Pendapatan Bulanan:*

a. Below RM 1,000 <i>RM 1,000 ke bawah</i>	b. RM 1,001 – RM 3,500
c. RM 3,600 – RM 4,900	d. More than RM 5,000 <i>Lebih dari Rm 5,000</i>

8. Do you have experience using Ar-Rahnu service? / Adakah anda mempunyai pengalaman menggunakan perkhidmatan Ar-Rahnu?

a. Yes / <i>Ya</i>	b. No / <i>Tidak</i>
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**SECTION B: FACTORS THAT ATTRIBUTES CUSTOMERS BEHAVIOR TO USE AR-RAHNU
(INDEPENDENT VARIABLES)**

FAKTOR-FAKTOR YANG MENGHADAPI PELANGGAN BERBANGKIT UNTUK MENGGUNAKAN AR-RAHNU.

Using the provided scale of 1 until 5, where 1 means you strongly disagree and 5 means that you strongly agree. Please placing only ONE tick (/) on the relevant answer provided that best represent your opinion based on each statement below.

Menggunakan skala yang disediakan 1 sehingga 5, di mana 1 bermaksud anda sangat tidak bersetuju dan 5 bermaksud anda sangat bersetuju. Sila tandakan SATU (/) sahaja pada jawapan yang berkaitan dengan syarat yang terbaik untuk mewakili pandangan anda pada setiap kenyataan di bawah

Level:

1	Strongly Disagree <i>Sangat tidak bersetuju</i>	2	Disagree <i>Tidak bersetuju</i>	3	Neutral <i>Berkecuali</i>	4	Agree <i>Setuju</i>	5	Strongly Agree <i>Sangat bersetuju</i>
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1. BASED ON SHARIA VIEW

SHARIAVIEW:		Level:				
i.	In my opinion, Ar- Rahnu service is in line with Islamic philosophy <i>pada pendapat saya, perkhidmatan Ar-Rahnu sesuai dengan falsafah Islam</i>	1	2	3	4	5
ii.	I think, Ar-Rahnu service is based on the implementation of Islamic business principles. <i>saya merasakan perniagaan Ar-Rahnu berdasarkan pelaksanaan prinsip perniagaan islam.</i>	1	2	3	4	5
iii.	In my opinion, Ar-Rahnu service is free from fraud and more transparent. <i>pada pendapat saya, proses perkhidmatan Ar-Rahnu bebas dari penipuan dan lebih tulus.</i>	1	2	3	4	5
iv.	I think the introduction of Ar-rahnu is based on Al-Quran and Hadith. <i>saya merasakan pengenalan Ar-Rahnu berdasarkan Al-Quran dan Hadis.</i>	1	2	3	4	5

2. BASED ON PRICING SYSTEM

PRICING SYSTEM:	Level:
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i.	In my opinion, Ar-Rahnu set a fair price for those that have low income. <i>Pada pendapat saya, Ar-Rahnu menetapkan harga yang adil bagi mereka yang berpendapatan rendah.</i>	1	2	3	4	5
ii.	In my view, Ar-Rahnu offers a loan amount that suits to repay. <i>Pada pandangan saya, Ar-Rahnu menawarkan amaun pinjaman yang sesuai untuk membayar semula.</i>	1	2	3	4	5
iii.	In my opinion, Ar-Rahnu sets a competitive service charge (upah simpan). <i>Ar-Rahnu menetapkan caj perkhidmatan (upah simpan) yang berdaya saing.</i>	1	2	3	4	5
iv.	In my opinion, Ar-Rahnu practices 'ibra' or discount for early redemption. <i>Ar-Rahnu mengamalkan ibra atau diskaun untuk penebusan awal.</i>	1	2	3	4	5

3. BASED ON LOCALITY

LOCALITY:		Level:				
i.	I think Ar Rahnu is in strategic location and reachable. <i>saya merasakan Ar Rahnu berada di lokasi yang strategik dan boleh dihubungi.</i>	1	2	3	4	5
ii.	I think the location of Ar-rahnu is very suitable because it is equipped with parking facilities. <i>saya merasakan lokasi Ar-Rahnu sangat sesuai kerana dilengkapi kemudahan meletak kenderaan.</i>	1	2	3	4	5
iii.	I think the location of Ar-Rahnu is easy to access, find and visit because it is close to business sites that are the focus of the public. <i>Saya merasakan lokasi Ar-Rahnu mudah diakses, dicari dan dilawati kerana berdekatan dengan tapak perniagaan yang menjadi tumpuan orang ramai.</i>	1	2	3	4	5
iv.	I think location of Ar-rahnu are providing security and comfort to customers to do pawning transactions. <i>Saya merasakan lokasi Ar-rahnu memberikan keselamatan dan keselesaan kepada pelanggan untuk melakukan transaksi pajak gadai.</i>	1	2	3	4	5

4. BASED ON CUSTOMER SERVICE

CUSTOMER SERVICE:		Level:				
i.	I think Ar-Rahnu service always responds quickly to customer requests. <i>Saya merasakan perkhidmatan Ar-rahnu selalu bertindak pantas terhadap permintaan pelanggan.</i>	1	2	3	4	5
ii.	I think all religion and races are treated fairly by Ar Rahnu service. <i>saya merasakan semua agama dan kaum dilayan dengan adil oleh layanan Ar-Rahnu.</i>	1	2	3	4	5
iii.	I think Ar-Rahnu service ensures the transaction's security and confidentiality. <i>Saya merasakan perkhidmatan Ar-Rahnu akan memastikan keselamatan transaksi dan akan disimpan secara sulit.</i>	1	2	3	4	5
iv.	I think Ar-Rahnu approval process is better and more efficient. <i>Saya merasakan proses kelulusan Ar-Rahnu lebih baik dan cekap.</i>	1	2	3	4	5

SECTION C: CUSTOMERS BEHAVIOR (DEPENDENT VARIABLES)

BAHAGIAN C: TINGKAH LAKU PELANGGAN

Using the provided scale of 1 until 5, where 1 means you strongly disagree and 5 means that you strongly agree. Please placing only ONE tick (/) on the relevant answer provided that best represent your opinion based on each statement below.

Menggunakan skala yang disediakan 1 sehingga 5, di mana 1 bermaksud anda sangat tidak bersetuju dan 5 bermaksud anda sangat bersetuju. Sila tandakan SATU (/) sahaja pada jawapan yang berkaitan dengan syarat yang terbaik untuk mewakili pandangan anda pada setiap kenyataan di bawah.

1	Strongly Disagree <i>Sangat tidak Bersetuju</i>	2	Disagree <i>Tidak Bersetuju</i>	3	Neutral <i>Berkecuali</i>	4	Agree <i>Setuju</i>	5	Strongly Agree <i>Sangat Bersetuju</i>
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Level:

i.	<i>Ar-Rahnu is among my top choices when considering borrowing money. Ar- Rahnu adalah antara pilihan utama saya apabila mempertimbangkan untuk meminjam wang.</i>	1	2	3	4	5
ii.	<i>I would use Ar-Rahnu to get instant access of money in case of an emergency. Saya akan menggunakan Ar-Rahnu untuk mendapatkan akses segera wang sekiranya berlaku kecemasan.</i>	1	2	3	4	5
iii.	<i>It was quick and effortless time to use Ar-Rahnu service. perkhidmatan Ar- Rahnu lebih cepat dan senang untuk menggunakannya.</i>	1	2	3	4	5
iv.	<i>I would consider use ar rahnu to avoid risk in high interest cost charges saya akan mempertimbangkan untuk menggunakan ar rahnu untuk mengelakkan risiko dalam caj kos faedah yang tinggi.</i>	1	2	3	4	5



UMK/AKAD/P&P/FK05

REKOD PENERIMAAN TUGASAN PELAJAR
RECORD OF RECEIPT OF STUDENT'S ASSIGNMENT

Kod/ Nama Kursus: AFS4112/ Projek Penyelidikan Perbankan dan
Kewangan Islam I Code/ Course Name: AFS4112/

Sesi/ Session: 2021/20212

Semester: September

Nama Program/ Name of Programme: SAB

Fakulti/ Pusat/ Faculty/ Centre: Fakulti Keusahawanan dan Perniagaan

No.	Tarikh Date	Nama Pelajar Student's Name	No. Matriks Matrix No.	Tandatangan Signature		Catatan Remarks
				Pelajar Student	Pensyara Lecturer	
1	20 JAN 2022	Mohamad Firdaus Bin Ibrahim	A18A0290			
2	20 JAN 2022	Siti Nur Farah Binti Shaharuddin	A18B1263			
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4	20 JAN 2022	Siti Rahimah Binti Muhamad Don	A18A0880			