

**DETERMINANTS OF CUSTOMER'S INTENTION TO USE
ISLAMIC PAWN BROKING (AR-RAHNU) SCHEME: A CASE
STUDY OF (UPSB) STAFFS IN UNIVERSITY UTARA MALAYSIA**

BY

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IN THE NAME OF ALLAH THE MOST GRACIOUS THE MOST MERCIFUL

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DEDICATION

To my lovely parents, my sister and my Dear Halimo Sudi Mire

ABSTRACT

Islamic pawn broking (*Ar-Rahnu*) is considered as an instrument that serves as immediate and fast financial service. Islam deems the contract as a charitable and voluntary contract (*tabarru'*). According to this perspective of Islam, the conventional pawn broking operates in the opposite side, that is providing a financial service by pledging the customer's assets and charging interest as a result of money loaned out, whereas, *Ar-Rahnu* service is based on three principles, which are *Qardhul Hassan*, *Wadiah*, and *Ujrah*. The *Wadiah* principle is then categorized into two types, which are *Yad Amanah* and *Yad Dhamanah*. This paper is an attempt to determine the customer's intention to use *Ar-Rahnu* service by investigating five dimensions, which are attitude, social influence, religious obligation, pricing system and intention to use. The aims of this paper is to identify the differences of intention to use Islamic pawn broking (*Ar-Rahnu*) based on the demographic factors of (gender, age, educational level, monthly income level) and, to determine the relationship between (attitude, social influence, religious obligation, pricing system) and the intention to use Islamic pawn broking (*Ar-Rahnu*), and to examine the factors that influences mostly the intention to use Islamic pawn broking (*Ar-Rahnu*). The study has targeted certain population, that is, Uniutama Property SDN.BHD (UPSB) employees at University Utara Malaysia. The study employed a quantitative type of research using questionnaire and the sample comprised of 217 respondents. The result obtained from this study, reveals that the customer's uses *Ar-Rahnu* service for mostly two reasons or factors, which are social influence and religious obligation. Therefore, this study provided great contributions, implications and has recommended both the government and financial institutions on how to improve *Ar-Rahnu* usage.

Keywords: *Ar-Rahnu*, attitude, social influence, religious obligation, pricing system, intention to use.

ABSTRAK

Pajak gadai Islam (ar-Rahnu) dianggap sebagai satu instrumen yang menyediakan perkhidmatan yang pantas dan cepat. Dalam Islam kontrak ini adalah kebajikan dan sukarela. Menurut perspektif Islam, pajak gadai konvensional yang beroperasi di pihak lain menyediakan perkhidmatan kewangan dengan menerima cagaran aset pelanggan dan mengenakan faedah kepada pinjaman kewangan yang diberikan. Manakala perkhidmatan ar-rahnu adalah berasaskan tiga prinsip iaitu *al-Qard al-Hasan*, *al-Wadiah* dan *al-Ujrah*. Kajian bertujuan untuk mengetahui niat pelanggan untuk menggunakan perkhidmatan ar-rahnu dengan mengkaji lima dimensi iaitu sikap, pengaruh sosial, kewajipan agama, sistem harga dan niat pelanggan untuk menggunakan. Objektif kajian adalah untuk mengenalpasti perbezaan niat pelanggan menggunakan ar-rahnu berdasarkan faktor demografi (jantina, umur, tahap pendidikan dan pendapatan bulanan) , untuk mengenalpasti hubungan antara niat menggunakan ar-rahnu dengan (sikap, pengaruh sosial, kewajipan agama dan sistem harga) serta mengkaji faktor-faktor yang paling mempengaruhi pelanggan untuk menggunakan ar-rahnu. Kajian ini mensasarkan populasi iaitu pekerja Uniutama Property SDN.BHD (UPSB) di Universiti Utara Malaysia. Kajian ini menggunakan kaedah kuantitatif dengan menggunakan soal selidik dan sampel terdiri daripada 217 responden. Hasil kajian mendapati kebanyakan pelanggan yang menggunakan ar-rahnu disebabkan dua faktor iaitu pengaruh sosial dan kewajipan agama. Oleh itu, kajian ini telah memberikan sumbangan dan implikasi yang besar dan telah mencadangkan kedua-dua pihak iaitu kerajaan dan institusi kewangan untuk membuat penambahbaikan dalam penggunaan *Ar-Rahnu*.

Kata kunci: *Ar-Rahnu*, sikap, pengaruh sosial, kewajipan agama, sistem harga, niat untuk menggunakan

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LIST OF ABBREVIATIONS

| | |
|------|--|
| DV | Dependent Variable |
| IV | Independent Variable |
| SPSS | Statistical Package for Social Science |
| UPSB | Uniutama Property SDN.BHD |

CHAPTER ONE

INTRODUCTION

Overview

This is the first chapter of the study and the areas that will be included in this section comprises of introduction, background of the study, the problem statement, research questions and objectives, the significance and scope of the study as well as the organization of the study.

1.0 Introduction

The Islamic pawn broking (*Ar-Rahnu*) is an instrument and a mechanism that serves as fast financial service provider to help the customers to fulfill their immediate financial needs by placing or pledging their personal properties. From the Islamic point of view the contract of pawn is considered as a charitable, good will and voluntary contract (*tabarru'*). This is because the pawned item is given without any financial compensation (Hisham, Shukor et al. 2013).

The pawn broking contract is termed in the Arabic language as '*Ar-Rahnu*' which linguistically means to detain or dedicate something. And in the language of Sharia (Islamic law) the scholars defined it as 'to mortgage a valuable object in the eyes of

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