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FACTORS INFLUENCING CUSTOMER INTEREST IN USING SHARIA GOLD PAWN SERVICE (AR-RAHNU) AMONG KUBANG PASU DISTRICT PEOPLE

ATHIA NUR KAMILAH

Universiti Utara Malaysia

MASTER IN ISLAMIC FINANCE AND BANKING

UNIVERSITI UTARA MALAYSIA

APRIL 2025

Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
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FACTORS INFLUENCING CUSTOMER INTEREST IN USING SHARIA GOLD PAWN SERVICE (AR-RAHNU) AMONG KUBANG PASU DISTRICT PEOPLE

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Abstract

This study aims to analyze the factors that influence customer interest in using sharia gold pawn services (Ar-Rahnu) in the Kubang Pasu area, Kedah, Malaysia. The three main variables analyzed are religiosity, promotion, and information technology. This study uses a quantitative approach by distributing questionnaires to 100 respondents who are users of Ar-Rahnu services. The analysis methods used include validity and reliability tests, multiple linear regression analysis, and partial and simultaneous hypothesis tests.

The results of the study show that the three independent variables—religiosity, promotion, and information technology—have a significant effect on customer interest in using Ar-Rahnu services. Partially, each variable has a positive contribution in increasing customer interest. Information technology has been shown to facilitate access to services, effective promotions increase awareness and interest, while the level of religiosity influences customer preferences for sharia-based products.

This study contributes to Islamic financial institutions in designing marketing strategies and digitalization of services in accordance with sharia principles. In addition, these findings can be used as a basis for policy makers in supporting the development of sharia economy through optimizing Ar-Rahnu services.

Keywords: Ar-Rahnu, Customer Interest, Sharia Finance

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Abstrak

Kajian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi minat pelanggan menggunakan perkhidmatan pajak gadai emas syariah (Ar-Rahnu) di kawasan Kubang Pasu, Kedah, Malaysia. Tiga pembolehubah utama yang dianalisis ialah religiositi, promosi, dan teknologi maklumat. Kajian ini menggunakan pendekatan kuantitatif dengan mengedarkan borang soal selidik kepada 100 orang responden yang merupakan pengguna perkhidmatan Ar-Rahnu. Kaedah analisis yang digunakan termasuk ujian kesahan dan kebolehpercayaan, analisis regresi linear berganda, dan ujian hipotesis separa dan serentak.

Hasil kajian menunjukkan bahawa tiga pembolehubah tidak bersandar—keagamaan, promosi, dan teknologi maklumat—mempunyai pengaruh yang signifikan terhadap minat pelanggan dalam menggunakan perkhidmatan Ar-Rahnu. Sebahagiannya, setiap pembolehubah mempunyai sumbangan positif dalam meningkatkan minat pelanggan. Teknologi maklumat telah terbukti memudahkan akses kepada perkhidmatan, promosi yang berkesan meningkatkan kesedaran dan minat, manakala tahap religiositas mempengaruhi pilihan pelanggan terhadap produk berasaskan syariah.

Penyelidikan ini menyumbang kepada institusi kewangan Islam dalam mereka bentuk strategi pemasaran dan pendigitalan perkhidmatan mengikut prinsip syariah. Selain itu, dapatan ini boleh dijadikan asas kepada penggubal dasar dalam menyokong pembangunan ekonomi syariah melalui pengoptimuman perkhidmatan Ar-Rahnu.

Kata kunci: Ar-Rahnu, Minat Pelanggan, Kewangan Islam

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Acknowledgment

All praise be to Allah SWT who has given me strength, health, and patience during the process of completing this scientific paper. May peace and blessings always be upon the Prophet Muhammad SAW, whose teachings have always been an inspiration and guidance for all of us.

I would like to express my special gratitude to my academic supervisor Dr. Noraini binti Yusuff for her invaluable guidance, insightful input, and continuous encouragement during the completion of this project.

My deepest gratitude to my beloved parents Mr. Ichsan and Mrs. Inayati, my siblings Rina, Aan, Ari, my family, and my partner Miftah and my fellow Master's degree students especially Ziya and Alya for their extraordinary support. My sincere appreciation goes to my beloved family for their unceasing prayers, moral support, and unconditional love during this journey.

I would also like to express my gratitude to the respondents and related parties who have taken the time to participate in this survey, as well as to the management and staff of the Ar-Rahnu institution who have facilitated the data collection process with good cooperation.

Lastly, but most importantly, I would like to thank the Education Fund Management Institute (LPDP) through the Indonesia Bangkit Scholarship (BIB-Kemenag) for the financial and academic support provided. This research would not have been possible without their invaluable assistance.

Hopefully, this humble work will contribute positively to the development of Islamic financial services and benefit the people in general. Aamiin.

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CHAPTER ONE

INTRODUCTION

1.1 Backround of Study

In recent decades, advancements in information technology have had a significant impact across various sectors, including the financial sector. In Malaysia, particularly in the Kubang Pasu region of Kedah, information technology is increasingly being applied in Islamic financial services, one of which is the Ar-Rahnu service known as Ar-Rahnu. The Ar-Rahnu services has become a popular financing option among the Muslim community due to its foundation in Sharia principles that prohibit riba (interest) and adhere to Islamic values. As a financial solution, the Ar-Rahnu service offers a Sharia-compliant alternative to conventional financing, avoiding the use of interest that is prohibited in conventional systems. Through this scheme, customers can obtain loans by using gold as collateral without being bound by conventional interest mechanisms (Hafizd, 2021).

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The utilization of Ar-Rahnu not only helps fulfill individual financing needs but also expands financial access for those who may not have other alternatives, while upholding the principles of justice and transparency in financial transactions according to Islamic teachings. Ar-Rahnu service is a financial service based on Sharia law that allows individuals to obtain loans with assets, particularly gold, as collateral. This system was first introduced in Malaysia in 1992 by Muassasah Gadaian Islam Terengganu (MGIT) and Permodalan Kelantan Berhad (PKB) to provide an alternative to conventional pawnbroking, which often imposes high-interest rates and practices considered exploitative. The Ar-Rahnu service not only facilitates quick access to funds for

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Appendix A

Permission Letter

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KEPADA SESIAPA YANG BERKENAAN

Tuan,

PERMOHONAN KEBENARAN UNTUK MENJALANKAN KAJIAN AKADEMIK

Dengan segala hormatnya saya merujuk kepada perkara di atas.

2. Adalah dimaklumkan bahawa pelajar berikut sedang giat menjalankan kajian penyelidikan seperti berikut:

Nama	:	**ATHIA NUR KAMILAH**
No. Matriks	:	**833427**
Kursus	:	***MASTER IN ISLAMIC FINANCE AND BANKING (MIFB)***
Fakulti	:	**PUSAT PENGAJIAN PERNIAGAAN ISLAM (IBS)** **UNIVERSITI UTARA MALAYSIA**
Tajuk Kajian	:	***THE FACTOR INFLUENCE CUSTOMER INTEREST IN USING SHARIA GOLD PAWN SERVICE (RAHN) PRODUCTS AT AR-RAHN AMONG KUBANG PASU DISTRICT PEOPLE***
Penyelia Kajian	:	**DR. NORAINI BINTI YUSUFF**

3. Sehubungan dengan itu, saya memohon agar pihak tuan dapat memberi kebenaran kepada pelajar ini untuk menjalankan kajian akademik beliau seperti yang dipohon. Semua maklumat dan data-data yang diperolehi adalah dianggap **SULIT** dan hanya akan digunakan bagi tujuan akademik sahaja.

4. Sekiranya pihak tuan ingin mendapat maklumat lanjut tentang perkara ini, sila hubungi dengan **Athia Nur Kamilah** di talian **+6282132735443** atau e-mel **akamilah22@gmail.com**.

Segala maklumbalas serta maklumat data berkaitan kajian ini amat dialu-alukan dan kerjasama tuan dalam menjayakan kajian ini amatlah dihargai dan didahului dengan ucapan terima kasih.

Sekian.

"MALAYSIA MADANI"
"BERKHIDMAT UNTUK NEGARA"
"KEDAH SEJAHTERA-NIKMAT UNTUK SEMUA"
"ILMU BUDI BAKTI"

Saya yang menjalankan amanah,

DR. MOHD FIKRI BIN SOFI
Penyelaras Program MIFB & MIBS
Pusat Pengajian Perniagaan Islam
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Appendix B

Questionnaire

FACTORS INFLUENCING CUSTOMER INTEREST IN USING SHARIA GOLD PAWN SERVICE (AR-RAHNU) AMONG KUBANG PASU DISTRICT PEOPLE

A. Respondent Identity

1. Gender:
   - [ ] Male
   - [ ] Female

2. Age:
   - [ ] 16-20
   - [ ] 21-30
   - [ ] 31-40
   - [ ] >41

3. Job:
   - [ ] Students
   - [ ] Housewives
   - [ ] Civil Servants
   - [ ] Private Employees
   - [ ] Self-Employed
   - [ ] Others:_________

4. Monthly Income:
   - [ ] < RM 1000
   - [ ] RM 1001 – 1999
   - [ ] RM 2000- RM 2999
   - [ ] RM 3000 – RM 3999
   - [ ] RM 4000 – RM 5999
   - [ ] > RM 6000

B. Instructions for Completing the Questionnaire

1. This questionnaire aims to collect data and as material for writing scientific papers.
2. Please answer honestly according to the actual facts.
3. Give a checklist (√) on the answer that you think is most appropriate.
4. The answer descriptions on each questionnaire are as follows:

SA	= Strongly Agree	= 5
A	= Agree	= 4
N	= Neutral	= 3
LA	= Less Agree	= 2
D	= Disagree	= 1

C. Statement of Promotion Factors, Information Technology, Religious, and Customer Interest

1. Statement of Customer Interest

No	Statement	SA	A	N	LA	D
		5	4	3	2	1
Price						

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1.	Ar-Rahnu have affordable prices.					
2.	Ar-Rahnu offers insurance coverage for each item that is charged					
3.	Ar-Rahnu prices are able to compete with other financial institutions.					
4.	The process of the auction of Ar-Rahnu is more transparent.					
5.	The price charged for each Ar-Rahnu is in accordance with the customer's financial capabilities.					
	Service					
1.	Ar-Rahnu officers always has quick responses to customers demand.					
2.	Ar-Rahnu officers are always ready to resolve problems faced by customers.					
3.	Ar-Rahnu officers are trying to minimize the errors of work.					
4.	Ar-Rahnu officers provide fully attention in handling customer complaints.					
5.	The appearance of Ar-Rahnu officers is always neat and clean.					
	Interest					
1.	My closest relatives have socialized me about the existence of Ar-Rahnu.					
2.	The system of Ar-Rahnu are made me comfortable.					
3.	Using Ar-Rahnu products is a very good choice.					

2. Statement of Religiousity

No	Statement	SA	A	N	LA	D
		5	4	3	2	1
	Beliefs and Values					
1.	Religion is important in life.					
2.	Religion can influence financial decisions.					
	Religious Practices					
1.	Worship or carrying out religious practices is very important.					
2.	Ar rahn services are assessed in accordance with religious principle.					
	Spiritual Experience					
1.	Feel close to Allah in everyday life.					
2.	Use Ar Rahn services that support religious values.					
	Moral Consequences					

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1.	Ar rahn services are in accordance with religious moral values.					
2.	Ar rahn services, in accordance with religious values, can help prevent acts of corruptions or fraud.					
	Relationship with God					
1.	Ar Rahn services in accordance with religious principles make you closer to God.					
2.	Ar rahn services support social and charitable activities that are in accordance with religious values.					

3. Statement of Promotion

No	Statement	SA	A	N	LA	D
		5	**4**	**3**	**2**	**1**
	Attention					
1.	Advertisement about Ar-Rahnu product have a high exposure.					
2.	Ar-Rahnu advertising provides awareness (the existence of Ar-Rahnu shops, understanding their benefits, and being able to recognize the brands)					
3.	The effective advertisement and touching emotions of customer.					
	Interest					
1.	The effective advertisements made customer to purchase the product.					
2.	The effective advertisements can change their attitude towards a brand.					
	Desire					
1.	Advertisement motivates to use Ar-Rahnu product.					
2.	Repurchase of using Ar-Rahnu product made by effective advertisement.					
3.	Promotional offers by Ar-Rahnu made customer to use its product.					
4.	Billboard create interest among the customer.					
	Action					
1.	Ar-Rahnu always make promotional offer such as reduced service charge to their customer.					
2.	Promotional program (extended repayment period) offered by Ar-Rahnu influenced decision to use the service.					

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4. Statement of Information Technology

No	Statement	SA 5	A 4	N 3	LA 2	D 1
Perceived Usefulness (PU)						
1.	Using the Ar-Rahnu website helps me get information relevant to my pawn needs.					
2.	Using the Ar-Rahnu mobile application helps me get information relevant to my pawn needs.					
3.	Using the Ar-Rahnu website helps me complete the pawn process faster, easier and more efficiently.					
4.	Using the Ar-Rahnu mobile application helps me complete the pawn process faster, easier and more efficiently.					
5.	Using Ar-Rahnu services helps me meet my financial needs more easily.					
Perceived Ease of Use (PEOU)						
1.	I find it easy to use the Ar-Rahnu digital platform.					
2.	Interaction with the Ar-Rahnu website is easy to understand and follow.					
3.	Interaction with the Ar-Rahnu mobile application is easy to understand and follow.					
4.	I do not need to read the user guide often when using the Ar-Rahnu website.					
5.	I do not need to read the user guide often when using the Ar-Rahnu mobile application					
6.	Overall, I find the Ar-Rahnu website very easy to use.					
7.L	Overall, I find the Ar-Rahnu mobile application very easy to use.					

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Appendix C

Questionnaire Result

1. Customer Interest (Y)

No Responden	Interest X1													Total
	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	X1.11	X1.12	X1.13	
1	4	4	4	5	2	2	2	3	2	4	4	2	4	42
2	3	3	3	3	3	3	3	3	3	3	3	3	3	39
3	5	5	5	5	5	5	5	5	5	5	5	5	5	65
4	4	2	4	4	3	3	3	5	5	5	5	5	4	52
5	5	3	5	4	5	5	4	4	4	5	4	4	4	56
6	4	5	5	4	5	4	3	5	4	5	5	4	5	58
7	5	4	4	5	5	5	4	4	4	4	4	3	4	55
8	3	4	4	3	4	3	3	3	3	3	2	3	4	42
9	4	4	4	4	4	4	4	3	4	4	4	4	4	51
10	4	4	5	3	4	5	5	4	4	5	5	3	5	56
11	4	1	4	3	3	4	5	5	1	1	2	4	5	42
12	3	2	2	4	4	2	4	5	4	4	2	4	3	43
13	5	5	5	5	5	5	5	5	5	5	5	5	5	65
14	4	4	4	4	4	4	3	3	4	4	1	3	3	45
15	5	4	5	4	3	4	4	4	5	4	2	3	4	51
16	5	5	5	5	5	5	5	5	5	5	5	5	5	65
17	5	4	4	4	5	4	5	4	5	5	5	5	5	60
18	5	4	5	4	5	5	4	4	4	4	4	5	5	58
19	4	5	5	4	4	4	5	4	5	5	4	5	5	59
20	4	3	5	4	3	5	5	5	5	5	4	4	3	55
21	4	5	4	4	3	4	4	4	3	4	3	4	3	49
22	5	4	4	3	5	4	3	5	4	4	4	5	5	55
23	5	4	4	4	3	4	5	5	4	4	2	3	4	51
24	5	5	3	4	5	4	4	5	5	4	5	5	5	59
25	5	4	5	4	5	4	4	5	4	5	5	4	4	58
26	5	4	5	4	5	4	4	5	5	5	4	5	4	59
27	5	4	5	4	5	4	5	5	5	4	4	4	4	58
28	5	4	4	4	5	4	4	5	4	4	5	5	4	57
29	5	4	4	5	4	5	4	4	5	4	5	4	4	57
30	4	4	5	5	4	5	5	4	4	4	4	5	5	58
31	4	4	5	5	4	5	4	4	5	4	4	4	5	57
32	5	5	5	5	5	5	5	5	5	5	5	5	5	65
33	4	4	4	5	5	4	5	5	4	4	4	5	5	58
34	5	4	4	4	3	3	4	4	4	4	3	4	4	50
35	4	5	5	4	4	4	5	3	5	5	5	5	4	58
36	4	4	4	4	5	5	4	5	5	5	4	4	4	57

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37	5	5	5	5	5	5	5	4	5	5	4	5	4	62
38	4	4	5	5	4	5	5	3	4	3	3	3	5	53
39	4	4	4	5	5	5	4	4	5	4	2	3	5	54
40	5	5	5	5	5	5	5	5	5	5	5	5	5	65
41	4	4	4	5	5	4	4	5	5	5	5	5	5	60
42	4	5	5	4	4	5	5	5	5	4	4	4	5	59
43	4	5	5	5	5	4	5	5	4	4	5	5	5	61
44	5	5	4	4	4	5	5	5	5	4	5	5	4	60
45	4	4	4	4	4	4	4	4	4	4	3	4	4	51
46	4	5	3	4	5	4	5	5	4	5	5	5	5	59
47	2	3	4	3	4	4	3	4	3	4	4	5	4	47
48	4	4	4	3	5	4	5	4	4	4	1	4	4	50
49	4	4	1	3	4	4	4	4	4	4	4	4	4	48
50	5	5	5	5	5	5	5	5	5	5	5	5	5	65
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52	4	4	4	4	4	5	4	4	4	4	5	5	4	55
53	5	4	5	4	4	5	5	5	4	5	4	4	5	59
54	4	4	4	4	4	4	4	4	4	4	4	4	4	52
55	5	5	4	4	5	5	5	5	5	4	5	5	5	62
56	5	5	5	3	4	4	4	4	4	5	2	4	4	53
57	4	3	4	5	4	5	5	5	5	5	5	5	5	60
58	5	4	5	4	4	4	4	4	4	4	4	5	4	55
59	4	4	4	4	5	5	5	5	5	5	4	5	5	60
60	5	4	5	4	5	4	5	4	5	4	5	4	5	59
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62	4	4	5	4	4	4	5	5	5	5	5	5	5	60
63	4	5	4	5	4	4	4	5	4	5	4	4	5	57
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65	4	5	5	4	4	4	5	4	4	5	4	5	5	58
66	5	5	5	5	5	5	5	4	5	5	5	5	5	64
67	4	4	5	5	5	5	5	4	5	5	5	5	4	61
68	4	5	4	5	5	4	4	5	5	5	4	5	5	60
69	5	5	5	5	5	4	5	4	5	5	4	5	4	61
70	4	5	2	3	4	4	3	3	4	4	4	4	4	48
71	4	4	5	4	5	5	4	4	5	4	5	5	4	58
72	5	5	5	5	5	5	5	5	5	5	3	5	5	63
73	4	5	5	4	4	5	4	4	5	4	4	4	4	56
74	4	5	4	5	5	4	3	3	4	5	4	4	4	54
75	5	5	4	4	3	3	4	5	4	4	2	4	5	52
76	5	4	4	5	4	5	5	5	5	4	5	5	4	60
77	4	4	5	4	4	5	5	4	5	4	5	4	4	57
78	4	5	5	5	4	5	5	4	4	4	4	5	5	59
79	4	5	4	5	4	5	4	4	5	5	5	4	5	59
80	4	5	5	5	5	5	4	5	4	5	5	5	5	62

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81	4	4	4	5	5	5	5	4	4	5	5	4	5	59
82	4	3	4	4	4	4	4	5	4	5	5	5	4	55
83	5	4	4	5	4	5	4	4	5	5	5	4	5	59
84	5	4	4	3	3	4	4	4	4	4	4	4	4	51
85	4	5	5	4	5	4	4	4	4	4	5	5	4	57
86	4	4	5	4	5	5	5	5	5	5	5	4	4	60
87	4	5	5	4	5	4	5	4	4	5	4	3	4	56
88	5	5	4	4	5	4	5	4	5	4	5	4	4	58
89	4	4	4	4	4	3	2	3	2	4	4	3	4	45
90	4	4	4	5	4	5	4	4	5	4	3	3	4	53
91	4	4	4	4	5	4	4	5	5	4	5	5	5	58
92	4	4	5	5	5	5	4	5	4	4	3	4	5	57
93	4	5	4	4	4	4	1	1	1	4	4	4	4	44
94	4	5	4	4	4	3	4	4	4	4	4	4	4	52
95	5	4	4	5	4	5	5	5	5	5	2	4	4	57
96	3	4	4	4	5	5	5	2	3	4	3	4	3	49
97	4	5	5	5	5	5	5	5	5	5	4	5	5	63
98	4	4	5	5	5	4	4	5	5	5	5	5	4	60
99	4	4	5	3	3	3	3	4	3	4	3	4	4	47
100	4	5	4	4	4	5	4	5	4	5	4	4	4	56

2. Religiousity (X1)

No Responden	Religiousity X2										Total
	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	
1	5	5	5	4	4	4	4	4	4	3	42
2	3	3	3	3	3	3	3	3	3	3	30
3	5	5	5	5	5	5	5	5	5	5	50
4	5	5	5	4	5	5	5	5	5	4	48
5	5	5	5	5	5	5	5	4	4	5	48
6	5	5	5	5	5	4	4	4	5	5	47
7	5	5	5	5	5	5	5	5	5	5	50
8	5	4	5	4	3	4	4	4	3	4	40
9	5	5	5	4	5	5	4	4	4	4	45
10	5	5	5	4	3	4	3	4	4	4	41
11	5	5	5	5	5	5	4	4	4	4	46
12	4	5	5	1	2	4	2	3	4	3	33
13	5	5	5	5	5	5	5	4	4	4	47
14	5	5	5	5	3	1	4	4	4	3	39
15	5	4	5	4	5	4	4	4	4	4	43
16	5	5	5	5	5	5	5	5	5	5	50
17	5	5	5	5	5	5	5	5	5	5	50
18	5	4	5	4	5	5	4	4	5	5	46

19	5	5	5	4	4	4	5	5	4	5	46
20	5	4	4	3	5	4	4	4	4	4	41
21	5	5	5	5	5	5	5	5	5	5	50
22	5	5	5	5	5	5	5	5	5	5	50
23	5	4	4	4	4	4	5	5	5	5	45
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26	5	4	5	4	4	5	5	4	4	4	44
27	4	4	5	4	4	5	4	5	4	4	43
28	5	4	5	5	4	4	5	5	5	5	47
29	5	5	4	4	5	5	4	5	4	4	45
30	5	5	5	5	4	5	5	5	5	5	49
31	5	4	5	4	4	4	4	4	4	4	42
32	5	5	5	5	5	5	5	5	5	5	50
33	5	4	5	5	4	4	4	5	4	5	45
34	4	4	5	5	5	5	5	5	5	5	48
35	5	5	5	4	4	4	5	5	4	5	46
36	5	5	5	5	4	5	5	5	5	5	49
37	5	5	5	5	5	5	5	5	5	5	50
38	5	5	5	5	5	5	4	5	5	5	49
39	5	5	5	5	5	5	5	5	5	5	50
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41	5	5	5	5	5	5	5	5	5	5	50
42	4	5	5	5	5	5	5	5	5	5	49
43	5	5	5	5	5	5	5	5	5	5	50
44	5	5	4	4	5	4	5	5	4	5	46
45	5	5	5	5	5	5	5	5	5	5	50
46	5	5	4	4	4	5	5	5	5	4	46
47	4	4	3	3	4	3	4	3	4	4	36
48	5	4	4	4	4	4	5	5	5	5	45
49	5	5	5	5	5	5	5	5	5	5	50
50	5	5	5	5	5	5	5	5	5	5	50
51	5	5	5	5	5	5	5	5	5	5	50
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53	5	5	5	4	5	5	5	5	5	5	49
54	4	4	4	5	5	5	5	5	5	5	47
55	5	5	5	5	5	5	5	5	5	5	50
56	5	5	5	5	5	5	5	5	5	5	50
57	5	5	5	5	4	4	5	4	5	5	47
58	4	4	5	5	5	4	4	4	4	4	43
59	5	5	5	5	5	5	5	5	5	5	50
60	5	4	5	5	5	5	5	4	5	5	48
61	5	5	5	5	5	5	5	5	5	5	50
62	5	5	5	5	5	5	5	5	5	5	50

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63	5	5	5	5	5	5	5	4	5	5	49
64	5	5	5	5	4	5	5	5	5	5	49
65	5	5	5	5	5	5	5	5	5	5	50
66	5	5	5	5	5	5	5	5	5	5	50
67	4	5	5	5	5	5	5	5	5	5	49
68	5	5	5	4	5	5	5	5	5	5	49
69	5	5	5	5	5	5	4	4	5	4	47
70	5	3	4	4	4	4	3	3	4	4	38
71	5	4	5	5	4	5	4	5	4	5	46
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74	5	5	5	5	5	5	5	5	5	5	50
75	4	5	5	5	5	5	5	5	5	4	48
76	5	4	5	5	4	5	4	5	5	5	47
77	4	5	5	4	4	5	5	4	4	5	45
78	5	5	5	4	5	5	5	4	4	5	47
79	5	5	4	5	4	5	5	5	4	5	47
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83	5	5	4	5	4	5	5	5	5	5	48
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85	4	4	5	4	5	5	4	4	4	4	43
86	4	4	5	5	4	5	4	4	4	4	43
87	5	5	5	5	4	5	5	4	5	4	47
88	5	4	5	5	4	4	5	4	5	4	45
89	4	4	4	4	4	3	4	4	4	4	39
90	4	5	4	5	4	5	4	4	5	5	45
91	5	4	5	4	5	5	4	5	5	4	46
92	4	5	5	4	4	5	5	4	4	5	45
93	5	4	4	4	4	4	4	4	4	5	42
94	4	4	5	5	4	5	4	5	5	5	46
95	5	5	5	5	5	5	5	5	4	5	49
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97	5	5	5	5	5	5	5	5	4	4	48
98	4	4	5	5	5	5	5	4	5	5	47
99	4	5	4	5	5	5	5	5	5	5	48
100	4	5	5	4	4	4	4	5	5	5	45

3. Promotion (X2)

No Respon den	Promotion X3											Tot al
	X3.1	X3. 2	X3. 3	X3. 4	X3. 5	X3. 6	X3. 7	X3. 8	X3. 9	X3. 10	X3. 11	

1	3	3	3	3	3	3	2	3	2	2	3	30
2	3	3	3	3	3	3	3	3	3	3	3	33
3	5	5	5	5	5	5	5	5	5	5	5	55
4	4	4	4	4	4	5	5	5	5	5	5	50
5	5	4	5	5	5	5	4	5	4	4	5	51
6	5	5	4	4	4	5	4	5	4	5	5	50
7	4	4	5	4	5	4	5	5	4	4	5	49
8	2	3	2	3	4	4	2	3	2	3	4	32
9	4	5	4	3	3	3	3	3	4	4	4	40
10	3	4	3	4	4	4	3	5	3	3	5	41
11	4	4	4	4	4	3	2	2	2	3	4	36
12	1	2	2	4	4	4	1	3	1	4	2	28
13	4	4	4	5	4	5	4	5	3	3	4	45
14	2	2	3	5	5	4	4	3	3	3	4	38
15	5	4	3	4	3	4	3	4	4	3	4	41
16	5	5	5	5	5	5	5	5	5	5	5	55
17	5	4	4	4	5	4	4	4	5	4	5	48
18	5	4	5	3	4	5	5	4	4	4	4	47
19	5	5	5	5	4	4	5	5	5	5	5	53
20	4	5	3	3	3	4	4	4	4	5	5	44
21	5	5	4	4	3	4	4	4	5	5	5	48
22	4	5	4	4	3	4	4	4	5	5	5	47
23	4	4	4	3	4	4	3	5	4	5	5	45
24	4	4	5	4	5	4	5	4	5	4	5	49
25	5	4	5	4	5	4	5	4	4	5	4	49
26	5	5	4	4	5	4	4	5	5	4	4	49
27	5	5	5	5	4	5	5	4	4	5	4	51
28	4	5	4	4	5	5	4	4	5	4	4	48
29	5	4	4	5	4	5	4	4	4	5	5	49
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31	3	5	4	4	4	4	4	4	4	4	4	44
32	4	4	4	5	5	4	5	5	5	5	5	51
33	5	5	4	4	5	4	5	5	5	4	5	51
34	4	4	4	5	5	5	3	4	5	5	5	49
35	2	3	3	4	3	3	2	4	4	5	4	37
36	4	4	5	4	4	4	5	5	5	5	5	50
37	4	4	4	4	5	5	5	4	4	4	4	47
38	4	4	5	5	4	5	4	4	4	4	5	48
39	4	4	4	4	4	4	4	4	4	4	5	45
40	3	4	4	5	4	4	3	5	3	5	4	44
41	4	5	5	4	4	4	5	5	4	4	5	49
42	4	5	5	4	5	5	5	5	5	5	5	53
43	4	5	5	5	5	5	4	5	4	5	5	52
44	5	5	5	4	5	5	5	4	4	4	4	50

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46	4	5	5	5	5	5	5	4	5	5	4	52
47	4	4	5	5	3	4	3	3	4	5	5	45
48	3	5	3	5	4	4	4	3	5	3	4	43
49	4	4	4	4	4	4	4	4	4	4	4	44
50	5	5	5	5	5	5	5	5	5	5	5	55
51	5	5	5	5	5	5	4	4	5	5	5	53
52	5	5	5	5	5	5	4	4	5	5	4	52
53	5	5	5	5	5	5	5	5	5	5	5	55
54	5	5	5	4	4	4	4	4	5	4	5	49
55	4	5	4	5	5	4	4	4	5	4	5	49
56	5	5	4	5	5	5	5	4	5	5	4	52
57	5	5	5	5	5	5	5	5	5	5	5	55
58	5	5	5	5	5	5	5	5	5	5	5	55
59	5	5	5	5	5	5	5	5	5	5	5	55
60	5	4	4	5	5	5	4	5	4	5	4	50
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63	5	5	5	5	5	5	5	5	5	5	5	55
64	4	5	5	5	5	5	5	5	5	4	4	52
65	5	5	4	4	5	5	5	5	5	4	4	51
66	4	4	5	4	4	4	3	4	4	5	5	46
67	4	4	5	5	5	5	5	5	5	5	5	53
68	5	5	5	5	5	5	5	5	5	5	5	55
69	5	5	5	5	5	5	5	5	5	5	4	54
70	4	4	4	4	4	5	5	4	4	5	4	47
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72	4	4	4	4	4	4	4	4	4	4	4	44
73	5	4	4	4	5	4	4	4	4	5	4	47
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75	4	5	5	4	4	5	4	4	4	4	5	48
76	5	5	5	5	5	5	5	5	5	5	5	55
77	5	5	5	5	4	4	4	4	4	5	5	50
78	5	4	4	5	5	5	4	5	5	4	4	50
79	5	5	5	5	5	5	5	5	5	5	5	55
80	4	4	4	5	4	4	4	5	4	5	4	47
81	4	4	5	4	5	5	5	5	5	4	4	50
82	5	4	5	5	4	4	5	4	5	5	3	49
83	5	5	4	5	4	4	5	5	4	5	5	51
84	4	4	5	4	4	5	5	4	5	5	4	49
85	4	4	4	4	4	5	4	4	4	4	5	46
86	4	5	4	3	3	3	3	3	4	3	3	38
87	4	5	4	4	5	5	4	4	4	4	5	48
88	5	4	5	4	5	4	5	4	5	4	5	50

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89	4	4	4	5	4	4	4	5	4	5	4	47
90	4	4	4	5	4	4	4	4	4	5	4	46
91	4	5	5	4	4	4	4	4	3	1	2	40
92	4	5	5	4	4	4	4	5	5	4	4	48
93	4	4	4	5	4	4	4	4	3	3	4	43
94	3	4	4	4	4	4	4	4	4	4	4	43
95	4	4	3	4	3	4	2	3	4	4	4	39
96	4	5	4	4	4	5	5	4	4	4	4	47
97	4	5	5	4	4	4	4	4	4	4	4	46
98	4	4	5	5	4	4	5	4	5	5	4	49
99	3	4	3	4	4	4	4	5	5	5	4	45
100	4	4	5	5	4	3	4	5	5	4	4	47

4. Technology Information (X3)

No Responden	Information Technology X4											Total
	X4.1	X4.2	X4.3	X4.4	X4.5	X4.6	X4.7	X4.8	X4.9	X4.10	X4.11	X4.12	
1	2	3	2	3	4	2	2	3	3	3	3	3	33
2	3	3	3	3	3	3	3	3	3	3	3	3	36
3	5	5	5	5	5	5	5	5	5	5	5	5	60
4	5	5	5	4	3	4	4	4	4	4	4	4	50
5	5	5	5	5	5	5	4	5	4	4	5	5	57
6	5	4	5	4	5	5	4	5	5	5	5	5	57
7	5	4	5	4	4	3	3	3	5	4	4	4	48
8	4	4	3	4	3	4	4	4	3	4	4	4	45
9	5	4	3	3	3	3	3	3	3	4	5	5	44
10	4	5	3	5	4	5	5	5	4	4	5	5	54
11	4	4	4	1	2	4	3	4	4	3	5	5	43
12	4	4	2	2	4	1	5	1	2	4	3	2	34
13	5	5	4	4	4	4	4	4	4	4	4	4	50
14	4	4	4	4	3	3	3	3	3	3	3	3	40
15	4	4	4	5	4	4	3	4	3	4	4	4	47
16	5	5	5	5	5	5	5	5	5	5	5	5	60
17	5	5	4	4	4	4	5	4	4	5	5	4	53
18	4	5	5	5	4	5	5	4	5	5	5	5	57
19	5	5	5	4	4	4	5	5	5	5	5	4	56
20	4	4	5	4	4	4	5	5	4	4	5	5	53
21	4	4	3	3	3	3	4	4	3	4	5	5	45
22	5	4	4	5	5	4	5	4	4	4	4	4	52
23	4	4	4	4	4	4	4	4	4	4	4	4	48
24	4	4	3	3	4	4	5	5	3	3	4	4	46
25	5	4	5	4	4	5	4	5	5	4	4	5	54
26	5	4	5	5	4	5	5	4	5	5	5	4	56

27	4	5	5	4	4	5	5	5	5	5	5	4	56
28	5	4	5	5	4	5	4	4	5	4	4	5	54
29	4	5	4	5	4	5	4	4	5	4	4	5	53
30	4	5	4	4	5	5	4	5	4	4	4	4	52
31	5	4	4	4	4	4	4	4	4	4	4	4	49
32	4	5	4	5	4	4	4	4	4	5	5	5	53
33	5	4	5	5	5	5	4	5	4	4	5	5	56
34	4	4	5	5	4	5	5	5	5	4	5	5	56
35	4	4	4	4	4	4	3	3	3	3	5	5	46
36	5	5	5	4	4	5	5	5	4	4	5	5	56
37	5	5	5	5	5	5	5	5	5	5	5	5	60
38	4	4	5	4	5	5	4	5	5	4	4	4	53
39	4	4	4	4	5	5	4	4	4	5	5	5	53
40	5	5	5	5	4	4	4	5	4	4	4	4	53
41	4	4	5	4	4	4	4	4	5	3	4	4	49
42	5	5	5	5	5	5	5	5	5	5	5	5	60
43	5	4	4	5	4	5	5	5	5	5	5	5	57
44	4	4	3	3	3	3	3	3	4	4	4	4	42
45	5	5	5	5	5	5	5	5	5	5	5	5	60
46	4	4	4	2	4	2	2	3	3	4	3	3	38
47	4	4	3	3	5	5	4	4	5	5	4	4	50
48	4	4	3	4	4	3	2	3	3	4	5	5	44
49	4	4	4	4	4	4	4	4	4	4	4	4	48
50	5	5	5	5	5	5	5	5	5	5	5	5	60
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53	5	5	5	5	5	5	5	5	5	5	5	5	60
54	5	5	5	5	4	5	5	5	5	5	4	4	57
55	4	5	4	4	5	4	5	4	4	4	5	4	52
56	5	5	4	4	5	5	5	5	5	5	5	5	58
57	5	5	5	5	5	5	5	5	5	5	5	5	60
58	4	4	4	4	4	4	4	4	4	4	5	4	49
59	5	5	5	5	5	5	5	5	5	5	5	5	60
60	5	5	4	5	5	4	5	4	5	5	4	5	56
61	5	5	5	5	5	5	5	5	5	5	5	5	60
62	5	5	5	5	5	5	5	5	5	5	4	4	58
63	5	5	5	5	5	5	5	5	5	5	5	5	60
64	5	5	5	5	5	4	4	5	5	4	5	5	57
65	5	4	5	5	4	4	5	5	5	4	5	5	56
66	4	5	4	4	4	5	5	5	4	5	5	5	55
67	4	4	4	5	5	5	4	5	5	5	5	5	56
68	4	5	5	4	5	5	4	5	5	5	5	5	57
69	5	4	5	5	4	5	5	4	5	5	5	5	57
70	4	4	5	5	5	5	3	3	3	3	4	4	48

71	5	4	5	5	5	5	5	5	5	5	5	5	59
72	4	4	4	4	5	3	3	3	3	3	4	4	44
73	4	5	5	4	4	4	4	4	4	4	5	5	52
74	5	4	5	4	5	5	4	4	5	4	4	4	53
75	4	4	5	5	4	5	5	5	5	5	4	5	56
76	5	5	5	5	4	5	3	4	5	3	4	3	51
77	5	4	4	5	5	5	5	5	5	4	3	3	53
78	5	5	5	5	5	5	5	5	5	4	4	5	58
79	5	4	5	5	5	5	5	5	5	5	5	5	59
80	4	4	5	4	5	4	4	5	4	5	4	5	53
81	5	4	4	5	4	5	5	4	5	5	4	4	54
82	4	5	5	4	5	4	5	4	5	5	4	4	54
83	5	5	5	5	5	4	5	5	5	5	5	5	59
84	5	4	4	5	4	4	5	5	5	4	4	4	53
85	4	4	5	4	4	4	4	3	3	3	3	3	44
86	4	4	4	3	3	4	3	3	3	3	5	5	44
87	4	4	4	5	4	4	5	4	4	4	4	4	50
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89	4	4	4	4	4	5	3	3	3	3	4	4	45
90	4	4	4	4	4	4	4	4	4	4	4	5	49
91	5	3	4	4	5	4	3	4	4	3	5	1	45
92	4	4	5	4	4	5	4	4	3	3	4	4	48
93	5	4	4	3	3	4	4	4	4	4	4	3	46
94	4	4	3	3	4	3	4	4	4	4	4	4	45
95	4	4	4	3	4	3	4	4	3	3	4	4	44
96	4	4	4	4	4	5	5	4	4	4	4	4	50
97	4	4	5	4	5	5	4	5	5	5	4	4	54
98	4	5	5	5	4	5	5	5	5	4	4	5	56
99	4	4	4	5	4	4	4	4	5	5	5	5	53
100	4	4	5	4	5	3	5	4	3	3	5	5	50

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5. Demography

No Responden	Gender	Age	Job	Monthly Income
1	Male	31-40	Private Employees	> RM6000
2	Male	21-30	Students	RM 1001-1999
3	Male	31-40	Housewives	RM 1001-1999
4	Female	21-30	Students	< RM 1000
5	Female	21-30	Students	< RM 1000
6	Female	31-40	Private Employees	RM 2000-2999
7	Female	21-30	Students	RM 2000-2999
8	Female	21-30	Students	RM 2000-2999
9	Female	31-40	Private Employees	< RM 1000

10	Female	31-40	Housewives	< RM 1000
11	Male	31-40	Students	RM 3000-3999
12	Male	21-30	Students	< RM 1000
13	Female	21-30	Students	< RM 1000
14	Female	21-30	Students	RM 2000-2999
15	Male	21-30	Students	< RM 1000
16	Female	21-30	Students	< RM 1000
17	Female	31-40	Self-Employed	RM 2000-2999
18	Female	21-30	Students	< RM 1000
19	Male	31-40	Private Employees	RM 3000-3999
20	Male	21-30	Civil Servants	RM 2000-2999
21	Female	> 41	Housewives	< RM 1000
22	Female	31-40	Civil Servants	RM 4000-RM5999
23	Female	31-40	Civil Servants	RM 3000-3999
24	Female	> 41	Private Employees	RM 3000-3999
25	Female	> 41	Civil Servants	> RM6000
26	Female	> 41	Civil Servants	> RM6000
27	Female	> 41	Housewives	> RM6000
28	Male	> 41	Self-Employed	RM 1001-1999
29	Female	31-40	Housewives	< RM 1000
30	Female	> 41	Housewives	RM 1001-1999
31	Female	31-40	Private Employees	RM 3000-3999
32	Male	31-40	Private Employees	RM 3000-3999
33	Female	31-40	Private Employees	RM 3000-3999
34	Female	31-40	Self-Employed	RM 4000-RM5999
35	Male	> 41	Private Employees	RM 4000-RM5999
36	Female	31-40	Private Employees	RM 2000-2999
37	Male	31-40	Civil Servants	RM 4000-RM5999
38	Male	31-40	Self-Employed	RM 3000-3999
39	Female	31-40	Housewives	RM 1001-1999
40	Female	31-40	Housewives	< RM 1000
41	Male	> 41	Private Employees	RM 3000-3999
42	Female	> 41	Self-Employed	RM 4000-RM5999
43	Male	> 41	Private Employees	RM 3000-3999
44	Female	31-40	Housewives	< RM 1000
45	Female	31-40	Self-Employed	RM 3000-3999
46	Female	> 41	Housewives	RM 1001-1999
47	Female	31-40	Self-Employed	RM 4000-RM5999
48	Female	31-40	Self-Employed	RM 2000-2999
49	Female	31-40	Self-Employed	RM 2000-2999
50	Male	31-40	Self-Employed	RM 4000-RM5999
51	Female	31-40	Private Employees	> RM6000
52	Male	> 41	Self-Employed	RM 3000-3999
53	Male	31-40	Civil Servants	RM 4000-RM5999
54	Female	> 41	Self-Employed	RM 2000-2999
55	Female	> 41	Civil Servants	RM 4000-RM5999

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56	Female	> 41	Housewives	RM 2000-2999
57	Female	> 41	Housewives	RM 3000-3999
58	Female	> 41	Private Employees	> RM6000
59	Female	> 41	Self-Employed	RM 3000-3999
60	Male	31-40	Private Employees	RM 2000-2999
61	Female	> 41	Self-Employed	RM 3000-3999
62	Female	31-40	Self-Employed	RM 2000-2999
63	Male	31-40	Self-Employed	RM 3000-3999
64	Female	> 41	Private Employees	RM 4000-RM5999
65	Female	31-40	Private Employees	RM 3000-3999
66	Female	> 41	Civil Servants	RM 2000-2999
67	Male	31-40	Self-Employed	RM 3000-3999
68	Female	> 41	Housewives	< RM 1000
69	Female	> 41	Private Employees	RM 3000-3999
70	Female	31-40	Housewives	RM 1001-1999
71	Female	> 41	Private Employees	> RM6000
72	Female	> 41	Private Employees	RM 4000-RM5999
73	Female	> 41	Self-Employed	RM 3000-3999
74	Female	> 41	Private Employees	RM 3000-3999
75	Female	31-40	Private Employees	RM 4000-RM5999
76	Female	> 41	Private Employees	RM 3000-3999
77	Female	> 41	Self-Employed	RM 3000-3999
78	Female	> 41	Private Employees	RM 4000-RM5999
79	Female	> 41	Self-Employed	RM 4000-RM5999
80	Female	> 41	Self-Employed	RM 3000-3999
81	Female	> 41	Self-Employed	RM 3000-3999
82	Female	31-40	Housewives	RM 1001-1999
83	Female	> 41	Self-Employed	RM 3000-3999
84	Female	> 41	Private Employees	RM 4000-RM5999
85	Female	31-40	Self-Employed	RM 3000-3999
86	Male	31-40	Private Employees	RM 1001-1999
87	Female	31-40	Self-Employed	RM 3000-3999
88	Female	21-30	Self-Employed	< RM 1000
89	Female	> 41	Self-Employed	RM 2000-2999
90	Female	> 41	Self-Employed	RM 3000-3999
91	Female	> 41	Self-Employed	RM 2000-2999
92	Female	> 41	Self-Employed	RM 3000-3999
93	Female	> 41	Private Employees	RM 4000-RM5999
94	Female	31-40	Self-Employed	RM 3000-3999
95	Male	31-40	Self-Employed	RM 2000-2999
96	Female	> 41	Private Employees	RM 4000-RM5999
97	Female	> 41	Self-Employed	RM 3000-3999
98	Female	> 41	Private Employees	RM 4000-RM5999
99	Male	> 41	Self-Employed	RM 3000-3999
100	Male	31-40	Self-Employed	RM 3000-3999

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