LEMBAGA TABUNG HAJI (TH): 
RELATIONSHIP BETWEEN ENCOURAGEMENT 
REWARDS SCHEME FOR MALAYSIA'S 
SCHOOL WITH CUSTOMER BEHAVIOR

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DECLARATION OF ORIGINAL WORK

BACHELOR OF BUSINESS ADMINISTRATION
(HONS) MARKETING
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
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“DECLARATION OF ORIGINAL WORK”

I, Mohd Faizal Bin Mohamad, (830320-14-5931)

Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees

- This project paper is the result of my independent work and investigation, except where otherwise stated

- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: __________________________ Date: 28-04-2007
LETTER OF SUBMISSION

28th APRIL 2007

The Head of Program
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Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "LEMBAGA TABUNG HAJI (TH): RELATIONSHIP BETWEEN ENCOURAGEMENT REWARDS SCHEME FOR MALAYSIA'S SCHOOL (ERSMS) WITH CUSTOMER BEHAVIOR" to fulfill the requirement as needed by the Faculty of Business Administration, Universiti Teknologi MARA.

Thank you.

Yours sincerely

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ABSTRACT

Lembaga Tabung Haji (TH) operates as an alternative financial institution providing “halal” investment opportunities to Malaysian Muslim depositors. Facing new competition from other financial institutions, which providing Islamic bank service, TH management feels that TH must provide the highest quality service with innovative products that are profitably delivered and exceed the customers’ expectations.

The objectives of the study are to identify how effective the Encouragement Rewards Scheme for Malaysia’s School (ERSMS) in creating desire and actual action among its potential customers and also to identify which marketing tools that can be used by TH effectively in attracting new customers. In this context, the ERSMS effectiveness is focus to four stages which are Attention, Interest, Desire, and Action.

The cluster sampling (probability sampling technique) is used for the study, which the target population is first divided into mutually exclusive and collectively exhaustive subpopulations. Then a random sample of clusters is selected. This study is based on two categories, namely primary schools and secondary schools.

Based on the study, the most important stage that ranked by the TH’s respondents is Desire Stage. Based on the findings, some suggestions have been recommended to TH to come up with new strategies to enhance the company promotion tools in attracting new customers.