

**CUSTOMER MOTIVATION TOWARDS SALARY  
DEDUCTION SCHEME :  
A CASE STUDY OF AMANAH SAHAM  
BUMIPUTERA ( ASB) SCHEME**

**SHAREENA BINTI ADNAN**

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of the Requirement for the  
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(Hons) Marketing**

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## **DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION  
(HONS) MARKETING  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
MELAKA**

### **“ DECLARATION OF ORIGINAL WORK ”**

I, Shareena Binti Adnan, ( 830125-02-5010 )

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 :

A handwritten signature in black ink, appearing to be 'Shareena', written over a horizontal line.

Date :

A handwritten date '27/4/2007' in black ink, written over a horizontal line.

## **LETTER OF SUBMISSION**

28 APRIL 2007

The Head of Program  
Bachelor of Business Administration ( Hons ) Marketing  
Faculty of Business Management  
Universiti Teknologi MARA  
78000 Alor Gajah  
Melaka

Dear Sir,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled "CUSTOMER MOTIVATION TOWARDS SALARY DEDUCTION SCHEME: A CASE STUDY OF AMANAH SAHAM BUMIPUTERA (ASB) SCHEME" to fulfill the requirement as needed by the Faculty of Business Management, University Teknologi MARA.

Thank you

Yours sincerely



**SHAREENA ADNAN**  
2004236253

Bachelor of Business Administration ( Hons ) Marketing

<b>TABLE OF CONTENTS</b>	<b>PAGE</b>
<b>ACKNOWLEDGEMENT</b>	iv
<b>LIST OF TABLES</b>	vi
<b>LIST OF FIGURES</b>	vii
<b>ABSTRACT</b>	viii
 <b>CHAPTERS</b>	
 1. <b>INTRODUCTION</b>	
1.1 Background	
1.1.1 Permodalan Nasional Berhad	2
1.1.2 Amanah Saham Nasional Berhad	3
1.1.3 Amanah Saham Bumiputera	4
1.1.4 Overview of a Unit Trust Fund	4
1.1.5 Salary Deduction Scheme	7
1.2 Problem Statement	9
1.3 Research Questions	10
1.4 Research Objectives	10
1.5 Theoretical Framework	11
1.6 Significance of the Study	15
1.7 Scope of the Study	16
1.8 Limitations of study	16
1.9 Definition of terms	17
 2. <b>LITERATURE REVIEW</b>	
2.1 Introduction	20
2.2 Definition of Product	20
2.2.1 Total Product Concept	21
2.2.2 Characteristic of Superior Products	22
2.2.3 Product Considerations	23
2.3 Definition of Service	24

## **Abstract**

ASNB has offered 10 types of schemes, which are ASN, ASN 2, ASN 3, ASG-Pendidikan, ASG-Kesihatan, ASG-Persaraan, ASB, ASW 2020, ASM, and ASD. Salary deduction scheme is offer to those who are working and have fixed salary. This salary deduction scheme is meant for ASB unit holder. The investors can deposit a minimum amount of RM10 of their salary into their account every month. But, there are some problems in terms of investors motivation towards the scheme

In this context, this study mainly focuses on the customer's motivation towards salary deduction scheme. Moreover, this study seeks to know about the investors' savings motivator, motives behind savings withdrawal and the extent of acceptance towards communicated information regarding salary deduction scheme. In the first objective, the analysis shows that most of the investors agreed the main subscription motives in salary deduction scheme is because of investment purpose. For the second objective, the main reason of withdrawing is because of insufficient for other expenditure such as children education, daily expenditure etc. In the analysis for the third objective, most of the investors are satisfied with media used, the completeness and accuracy of the information

The study was carried at Amanah Saham Nasional Berhad (ASNB), Kuala Lumpur and the respondents came from ASNB customers who come to ASNB counter services. Based on this study, some suggestions have been recommended to ASNB Management and the organization to come up with new strategies to enhance its image as well as increase the number of subscribers in the scheme offered.