LEVEL OF CUSTOMER ACCEPTANCE ON UNIT TRUST AMONG SCOPE INTERNATIONAL (M) SDN BHD EMPLOYEE AND RESIDENT AROUND BUKIT JALIL AREA

MOHAMMAD ZAHID MUSTAFFA
2008729741

BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
BANDARAYA MELAKA

OCTOBER 2010
ABSTRACT

This study explores about level of customer acceptance on unit trust product among Scope International (M) Sdn Bhd employee and resident around Bukit Jalil area. The main purpose is to identify whether people were invest in unit trust products. The study also had been conduct to give guidance for future investment company on how to attract people to invest in unit trust. The result was measured through questions regarding level of income, return, people consciousness, financial management knowledge and quality services.

With the findings obtained supports the theoretical argument and confirm the expectation that return, level of income, people consciousness, financial management knowledge, and quality services will give an impact to the level of customer acceptance on unit trust products.
# TABLE OF CONTENTS

Declaration of Original Work ............................................... i
Letter of Transmittal ........................................................... ii
Acknowledgement .............................................................. iii
Abstract ................................................................................... iv
Table of Content ......................................................................... v
List of Tables ............................................................................... viii
List of Figures ............................................................................. ix

## CHAPTER ONE: INTRODUCTION

1.1 Background of Study ......................................................... 2
  1.1.1 How unit trust works .................................................. 2
1.2 Problem Statement ............................................................ 4
1.3 Research Objectives .......................................................... 6
1.4 Research Question ............................................................ 6
1.5 Scope of Study ..................................................................... 6
1.6 Limitation of Study ............................................................
  1.6.1 Time Constraint ....................................................... 7
  1.6.2 Journal Availability .................................................. 7
  1.6.3 Lack of Experience .................................................... 7
  1.6.4 Financial Constraint ................................................ 7
1.7 Significance of Study ........................................................ 8
1.8 Theoretical Framework ...................................................... 9
CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction 11
2.2 Return 11
2.3 Level of Income 12
2.4 People Consciousness 13
2.5 Financial Management Knowledge 14
2.6 Service Quality 15

CHAPTER THREE: RESEARCH METHODOLOGY AND DESIGN

3.1 Sampling 18
3.1.1 Sampling Size 18
3.2 Data Collection Method
3.2.1 Primary Data 18
3.2.2 Secondary Data 20
3.2.2.1 Journals/Articles 20
3.3 Data Entry and Analysis 20
3.3.1 Nominal and Ordinal 21
3.3.2 Frequencies 21
3.3.3 Measure of Central Tendency 22

CHAPTER FOUR: ANALYSIS AND INTERPRETATION OF DATA

4.0 Introduction
4.1 Reliability Test 23
4.2 Respondent Demographic Profile
4.2.1 Respondent's Age 24
4.2.2 Respondent's Gender 24
4.2.3 Respondent's Race 25
4.2.4 Respondent's Education Level 25
4.2.5 Respondent's Income 26
4.2.6 Respondent's Marital Status 26
4.2.7 Respondent's Awareness on Unit trust 27
4.2.8 Do Respondent's Invest in Unit Trust 27
4.2.9 Which Product Respondent's Invest 28
4.4 Crosstabulation
4.3.1 Education Level * You Invest in Unit Trust or not 28
4.3.2 Income per Month * You Invest in Unit Trust or not 29
4.3.3 You Aware about Unit Trust * You Invest in Unit Trust or not 29

4.4 Descriptive Statistics
4.4.1 Return 30
4.4.2 People Consciousness 31
4.4.3 Financial Management Knowledge 32
4.4.4 Quality Service 33

CHAPTER FIVE CONCLUSION AND RECOMMENDATIONS
5.1 Conclusion 34
5.2 Recommendation 35