



**FACTORS CONTRIBUTING TO THE CONSUMER
ACCEPTANCE OF BR SMART TOWARD ASLAH
FINANCIAL-I PROVIDED BY BANK RAKYAT**

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“DECLARATION OF ORIGINAL WORK”

I, Noor Azam bin Mohd Noor (I/C Number: 850407-01-5163)

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 degree.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim have been distinguished by quotation marks and sources of my information have been specifically acknowledge.

Signature:

Date:

LETTER OF SUBMISSION

The Head of Program
Bachelor of Business Administration
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Faculty of Business Management
Universiti Teknologi MARA
Malacca.

Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “FACTOR CONTRIBUTING TO THE CONSUMER ACCEPTANCE OF BR SMART TOWARD ASLAH FINANCIAL-I PROVIDE BY BANK RAKYAT” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA, Malacca.

Thank You

Yours sincerely

(NOOR AZAM BIN MOHD NOOR)

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Bachelor of Business Administration (Hons) Marketing

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ABSCTRACT

The purpose of this research is to study the consumer acceptance toward the sales personal skill of BR smart of Bank Rakyat in term of demographic, prospecting and adaptive selling. Moreover, this study will identify the consumer acceptance of BR smart toward ASLAH Financial-I provided by Bank Rakyat as well as their relationship. Therefore the objective of this research is first to analyse the relationship between prospecting and consumer acceptance. Second is to analyse the relationship between adaptive selling and consumer acceptance. Lastly is to analyse the relationship between demographic and consumer acceptance.

In this study, we used interview and questionnaire to identify the relevant aspect regarding the study on the consumer acceptance toward ASLAH Financial-I by BR smart and the other secondary sources such as report, database and so on for data collection. Based on frequency, cross tabulation and contingency coefficient test, a clear finding and result are observed. The findings showed the most customer were agree the consumer acceptance is important to attract the customer to buy the product. The research is also able to give some recommendation and suggestions on how to improve and increase the consumer acceptance after the analysis, finding and interpretation were made.