



اَوْنِيُوَرَسِيْتِي تِيْكْنُولُوْجِي مَارَا

UNIVERSITI TEKNOLOGI MARA

**CUSTOMER SATISFACTION TOWARDS THE FINANCING SCHEME
OF AMANAH IKHTIAR MALAYSIA**

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TERENGGANU

JANUARY 2013

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ACKNOWLEDGMENTS

Assalamualaikum,

Praise be to Allah, the Lord of Universe, blessings and peace be upon our great leader, Muhammad, the most noble of prophets and messengers, on his family and his companions.

First of all, I am Nor Maizatul Akmal Bt Ruzaidi would like to express my deepest gratitude to Almighty Allah S.W.T for blessing me with the strength and ability to complete my duty. Alhamdulillah with his guidance and will, this project paper is finally completed.

I take this opportunity, while relying on the instruction of the prophet to the effect that "whoever does not thank people, does not thank Allah", to express my profound to my dedicated advisor Madam Noorazlina Binti Ahmad for her invaluable assistance, guidance, timeless advice and encouragement. Her advice and criticism have been a great value in sustaining this work. Moreover her encouragement and personal efforts are behind the completion of this work. May Allah reward her and give her long life to serve the Muslim Ummah.

Similar gratitude to Madam Rusnah Binti Ismail as my second examiner. May both of us can cooperate to make the project paper more fantastic. I am also not forgetting to my parent, without my parent consent and bless, I cannot complete this project paper. Thus, I cannot forget to all the patient and supportive from them. I am also would like to thank you to all my friends who were helping me during the progress of completing this research. Thank you so much for being supportive for all this while.

Last but not least, I really hope that my masterpiece would be so beneficial to those interested in this topic. Thank you.

ABSTRACT

Poverty is always one of the major problems faced by most governments of the developing countries. In Malaysia, poverty is conceptualised and defined as the lack of income to acquire minimum necessities of life as measured by the poverty line income (PLI), an income which less than sufficient to purchase a minimum food basket to maintain households in good nutritional health and other basic necessities. In Malaysia, poverty is categorised into two categories poor and hardcore poor. The concept of hardcore poor was introduced in 1989. The distinction between both categories is the poor is defined as household earnings less than the national poverty line income (RM800), while hardcore poor as those household earnings half of the poverty line income, approximately RM488.

Poverty is not only related to specific income variables, but account for other factors such as accessibility of education, health, shelter, non-food components like clothing and footwear, rent, fuel and transport, communication, recreation, and physical facilities. Thus, based on such view which is multi-facets, the approach to tackle the problems of poverty are supposedly based on the characteristics of poverty-related phenomena. Generally these poverty-related phenomena may be divided into three categories: (1) low income; (2) non-income factors such as poor health and low literacy rate; and (3) lack of access to opportunities such as physical facilities, resources and employment.