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UNIVERSITI TEKNOLOGI MARA

CUSTOMER SATISFACTION TOWARDS THE FINANCING SCHEME OF AMANAH IKHTIAR MALAYSIA

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TABLE OF CONTENTS

CONTENTS PAGE

CHAPTER THREE: METHODOLOGY

CHAPTER FOUR: FINDINGS AND ANALYSIS

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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.