



اُنْبُورْسِيْتِي تِكْنُولُوجِي مَارَا

UNIVERSITI TEKNOLOGI MARA
CAWANGAN KELANTAN

**A CASE STUDY ON THE FACTORS THAT INFLUENCE
CUSTOMERS APPLYING FOR BANK RAKYATS
1ASLAH PERSONAL FINANCING**

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"With the name of Allah, the Most Merciful and Most Compassionate"

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ABSTRACT

The aim of this study was to examine the factors influencing customers applying for Bank Rakyat 1Aslah personal financing in Kota Bharu. There are three factors that been studied, which were: interest rate, service quality and customer trust. Moreover, questionnaires had been used in order to get feedback from customers. Researcher had distributed 100 questionnaires to Bank Rakyat 1Aslah customers in Kota Bharu.

The data collected was then tested on its Frequency, and then further analyzed using Reliability analysis and Pearson Correlation Coefficient was used to test the hypotheses in this study as well as Regression analysis. The findings of this paper suggest that all the factors are significant factors for explaining influencing customers applying for Bank Rakyat 1Aslah personal financing in Kota Bharu, Kelantan. Based from the results obtained in this study, researcher suggests some recommendations that can help Bank Rakyat assist the current and future potential sales.

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