



اَوْنِيُوْرْسِيْتِي تِيْكْنُوْلُوْجِي مَارَا

**UNIVERSITI TEKNOLOGI MARA  
CAWANGAN KELANTAN**

**COMPARATIVE STUDY BEFORE AND AFTER THE  
PRIVATIZATION OF AGROBANK**

**PREPARED BY**

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## LETTER OF TRANSMITTAL

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Dear Sir,

### **SUBMISSION OF PROJECT PAPER FINANCE (FIN660)**

Attached is the project paper titled “**The Comparative Study Before And After Privatization of Agrobank** ” to fulfill the requirement as needed by Faculty of Business Management, UiTM, Kampus Kota Bharu. I hope that the project paper will fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara and would very much appreciate for your acceptance of this project.

Thank you.

Your Sincerely

.....  
**SAKINAH BINTI ABD RAFFAR**  
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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

“In the name of Allah the Almighty, the Merciful, and the Beneficent”

Glory to Allah S.W.T, Most Gracious, the Most Merciful, and peace upon his messenger Holy Prophet Muhammad S.A.W. All the worship belongs to only Allah. I seek refuge to Allah from the wickedness within and from the evil deeds. I also praised to Allah S.W.T for giving me courage, time, strength, and knowledge to complete this project paper properly.

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**Thank you...**

## ABSTRACT

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*Bank Pertanian Malaysia (BPM) is a statutory body established in 1969 under the parliament Act 1969. On 8 April 2008, Bank Pertanian Malaysia changed its name to Agro Bank Malaysia. Bank Pertanian Malaysia Berhad now know as a Agrobank. The Agrobank objective are to advocate sound agricultural development in Malaysia, to coordinate and supervise the granting of credits from public funds for agricultural purposes. Then, to provide loan, advances and credit facilities for agricultural development and agricultural based business. Maintenance of deposits, predominantly in the agricultural sector and to this end, the acceptance of savings and time deposits and to enhance the well-being of the agricultural community. The aim to study this topic actually to know the improvement financial performance towards Agro bank before and after privatization. There include three factor that influence the dependent variable like customer satisfaction, employees attitude and promotion. The research has been conduct in Jerteh area. The questionnaires for this project were collected from customers only 100 questionnaires. The data collected was then tested on the cross tabulation and coefficient of correlation to know whether exist any differences between before and after the privatization and to identify whether there have any relationship between the independent variables ( customer satisfaction, employees attitude and promotion ) and dependent variable ( financial performance ).*