



CIMB WEALTH ADVISORY (CWA)

**A STUDY ON THE FACTORS TO IMPROVE THE SALE PERFORMANCE OF CIMB WEALTH
ADVISORY SERVICE AMONG CLIENTS OR INVESTORS**

SUZANA BINTI GAPOR

(2009772865)

**Thesis submitted in fulfillment of the requirements for
Bachelor of Business Administration (Hons) International Business**

FACULTY OF BUSINESS MANAGEMENT

UITM, SHAH ALAM

(JANUARY 2012)

ACKNOWLEDGMENT

Firstly I would like to express my gratitude to Allah with his graciousness for giving me the time to complete this project paper on time. I would like express my thank you to my project supervisor Prof. Madya Hjh Rosdiana Hj. Sukardi who gives valuable advice and encouragement throughout the study. I would to thank him for giving the opportunity to learn and conduct survey under guidance, which have been the most memorable experiences.

I would like to thank to my beloved parents En.Gapor bin Basing and Pn. Rathnah that support me to finish this project paper.

Last but not least I thank to my fellow friends that help me in giving ideas, encouragement whether it is direct or indirect helpfulness.

TABLE OF CONTENTS

	PAGE
LETTER OF TRANSMITTAL	i
DECLARATION	ii
ACKNOWLEDGEMENT	iii
LIST OF CONTENT	iv
LIST OF TABLES	vi
LIST OF FIGURES	viii
ABSTRACT	ix
CHAPTER 1: INTRODUCTION	
1.1 What Is Unit Trust	1
1.2 Background of Company	2
1.3 Background of Study	3
1.4 Issue/Problem Statement of Study	4
1.5 Objectives of Study	5
1.6 Research Question	6
1.7 Significance of Study	7
1.8 Scope of Study	8
1.9 Limitation of Study	9
CHAPTER 2: LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK	
2.1 Shariah Compliant Funds	10
2.1.1 Commodity Funds	10-11
2.1.2 Equity Funds	11
2.1.3 Murabaha Funds	11-12
2.1.4 Ijara Funds	12
2.2 Target of Shariah Compliant Funds	13
2.3 Structuring Shariah Compliant Funds	14-15
2.4 Shariah-Compliant Fund of Cimb Wealth Advisory	16-17
2.5 Competency of Financial Advisor or Consultant	18-20
2.6 Image of Integrity	21-23

CHAPTER 3: STUDY APPROACH AND METHODOLOGY	
3.1 Introduction	24
3.2 Research Design	24
3.3 Research Sampling	24
3.3.1 Target Population	24
3.3.2 Simple Size	24
3.4 Data Collection Methods	25
3.4.1 Primary Data	25
3.4.5 Secondary Data	25
3.4 Data Analysis and Interpretation Technique	26
3.6 Pilot Study	26
3.7 Theoretical Framework	27
CHAPTER 4: RESULT AND FINDING	28-76
CHAPTER5: CONCLUSION AND RECOMMENDATION	77-79
REFERENCES	80
APPENDIX	81-93

ABSTRACT

In this study, the researcher conducts a study to improve sales performance of CIMB Wealth Advisory service among the client or investor. The study helps the researcher to determine the potential client or investor in Shariah-compliant funds in CIMB Wealth Advisory. Other than that the study also helps the researcher to identify the factors to improve sales performance of CIMB Wealth Advisory service among clients or investor. The information that gathered from this research helps the researcher to make a recommendation for CIMB Wealth advisory. Thus, the study helps CIMB Wealth Advisory to improve its performance and staffs. The study also helps CIMB Wealth Advisory to improve sales performance through its products.