

**“A RESEARCH ON CUSTOMER LOYALTY AMONG DEPOSITORS
TOWARDS THE DECLINING IMAGE OF TABUNG HAJI;
A CASE STUDY IN LEMBAGA TABUNG HAJI
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ABSTRACT

Lembaga Tabung Haji (LTH) is a corporate organization that allows Muslims through their saving to invest in industrial, commercial, agro- business and properties accepted by Islam. It also provides various services that necessary such as saving money, withdrawal, incentive scheme, deduction scheme and others.

Hence, lot of Muslims joins the service, as it is free from Riba' which is following the law of Islam. But currently, there is problems appear such as a decreasing a number of depositors because of the issue of fraud in TH and losing amount of money in the depositor's account. Cause of that, the image of TH is starting to decline and there also a bad perception from public toward it.

This research is done to determine whether the depositors are still loyal to TH as their depositors according to what is faced by the TH. It also identify the quality of service offered in order to satisfied the depositors and how the promotion done affect them. For the purpose of the study, primary data and secondary data were used where the primary data was obtained from a survey by distributing questionnaires to 50 respondents besides a personal interview and observations. The secondary data were gathered from the TH annual report, company profiles, pamphlets, newspapers, and Internet. Meanwhile, the data collected from the respondents was processed by using SPSS technique.

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