



اَوْنِيُوْرْسِيْتِي تِيْكْنُوْلُوْجِي مَارَا

UNIVERSITI TEKNOLOGI MARA  
CAWANGAN KELANTAN

**THE FACTORS THAT INFLUENCE CUSTOMERS PREFERENCE  
OF GETTING PERSONAL LOAN AT BAN RAKYAT:  
A STUDY AT BANK RAKYAT, PASIR MAS BRANCH**

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Dear Madam

### **SUBMISSION OF RESEARCH PROJECT PAPER**

Attached is the copy of Project Paper entitled “**Factors that Influence Customers Preference of getting Personal Loan at Bank Rakyat: A Study in Pasir Mas, Kelantan**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You.

Yours Faithfully,

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**“In the name of Allah, The most Gracious and Selawat and Salam to His  
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## **ABSTRACT**

*The aim of this study was to examine the factors influencing customer's preference of getting personal loan at Bank Rakyat. There are four factors that have been studied, which were: interest rate, service quality, corporate image and locations. In collecting data, the researcher used both the secondary and primary data. Moreover, questionnaires had been used in order to get feedback from customers. The researcher had distributed 100 questionnaires to selected Bank Rakyat customers who were interested to applying for a personal loan. The data obtained from the questionnaires are being analyzed by using SPSS 16.0 version and then was then tested on its reliability, then further analyzed using frequency analysis, descriptive—mean test, regression analysis and T- statistic was used to test the hypotheses in this study. The findings of this paper suggest that three the factors are significant factors for explaining customers' preference of getting personal loan at Bank Rakyat in Pasir Mas. Based from the results obtained in this study, the researcher suggests some recommendations that can help Bank Rakyat to improve their current strategies to increase the performance of Bank Rakyat in the banking industry.*