



اَوْنِيُورَسِيْتِي تِيكْنُولُوجِي مَارَا

UNIVERSITI TEKNOLOGI MARA  
CAWANGAN KELANTAN

**“STUDY ON FACTORS AFFECTING CUSTOMER  
LOYALTY TOWARDS PERSONAL FINANCING i-ASLAH:  
A CASE OF BANK KERJASAMA RAKYAT (M) BERHAD  
IN KOTA BHARU, KELANTAN”**

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Dear Sir / Madam,

## **SUBMISSION OF PROJECT PAPER (FIN 667)**

It is with great pleasure that I present you my thesis entitle “**FACTORS AFFECTING CUSTOMER LOYALTY TOWARSD PERSONAL FINANCING i-ASLAH: CASE OF BANK KERJASAMA RAKYAT(M) BERHAD IN KOTA BHARU, KELANTAN**” for your kind evaluation as required by the Faculty of Business Management, Universiti Teknologi MARA.

I hope this project paper will meet your expectation. All the cooperation is highly appreciated.

Thank You.

Yours sincerely,

(SHAZANA BINTI MD SANUSI)  
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## ACKNOWLEDGEMENTS

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

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## **ABSTRACT**

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The aim of this study was to examine the factors that affecting customer loyalty towards personal financing i-Aslah at Bank Rakyat Kota Bharu, Kelantan. There are three factors being studied, which were: corporate image, service quality and customer satisfaction. As Bank Rakyat Kota Bharu had been chosen as the unit of analysis for this study, by doing this study researcher are interested to know about the factors that affecting customer loyalty towards personal financing i-Aslah. Besides that, researcher wants to know image and reputation of Bank Rakyat. Therefore, there are several suggestions could be provided to Bank Rakyat to improve their image and reputation also to increase their sales in personal financing i-Aslah. In collecting the data, the researcher used primary data. Moreover, the questionnaire had been used in order to get feedback from the customers. 100 questionnaires had been distributed and had gotten back 100 respondent's feedback. The data collected was then tested on its reliability, and then further analyzed using frequency analysis and correlation coefficient. Besides, regression analysis was used to test the hypotheses in this study. The findings of this paper suggest that the service quality and customer satisfaction are significant factors in explaining customer loyalty towards personal financing i-Aslah. Based on the results obtained in this study, some suggested recommendations can help Bank Rakyat Kota Bharu to improve their image and reputation and increase the numbers of customers who apply personal financing i-Aslah with Bank Rakyat.

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