

FACTORS THAT COULD INFLUENCE  
DEPOSITORS' PERFORMANCE AT THE  
*LEMBAGA TABUNG HAJI* IN KUALA  
TERENGGANU

AHMAD SYUKRI BIN ISMAIL  
98567202

BACHELOR OF BUSINESS ADMINISTRATION  
(HONS) (MARKETING)  
FACULTY OF BUSINESS AND MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA

OCTOBER 2000

## LETTER OF TRANSMITTAL

Bachelor of Business Administration (Hons) Marketing  
Faculty of Business and Management  
MARA University of Technology  
23000, Dungun Campus  
Terengganu

October 2000

Encik Badrul Hisham bin Kamaruddin  
Project Paper Advisor  
Faculty of Business and Management  
MARA University of Technology  
23000, Dungun Campus  
Terengganu

Assalamualaikum w.b.t

Dear Sir,

### **SUBMISSION OF MARKETING INTERNSHIP (MKT 650) PROJECT PAPER**

Enclosed is a marketing internship (MKT 650) project paper entitled “**A Study Of The Factors That Could Influence Depositors’ Performance At *Lembaga Tabung Haji* In Kuala Terengganu**”. This study has led to some recommendations being considered for the *Tabung Haji* in Kuala Terengganu in the future.

## ACKNOWLEDGEMENT

***Bismillah Hir Rahman Nir Rahim.***

***Assalamualaikum WBT***

All praise go to the Almighty Allah entitled for giving me the ability and strength to complete this project paper on “**A Study Of The Factors That Could Influence Depositors’ Performance At *Lembaga Tabung Haji* In Kuala Terengganu**”.

I would like to take this opportunity to express my gratitude and appreciation to those who have assisted me, either directly or indirectly towards the successfully completion of this report.

Firstly of all, I would like to express my gratitude to Mr. Badrul Hisham bin Kamaruddin for his invaluable guidance, support, encouragement, patients, understanding and constructive advice and criticisms throughout the preparation of this project paper. And I would like to thanks BBA (Hons) Marketing course tutor, Dr. Razali Shahul Hameed for his supports and guidances.

Special thanks also to the State Director of ***Lembaga Tabung Haji*** Negeri Terengganu, YM Haji Tengku Aziz bin Raja Abdullah, for his permission in attaching me for the practical training at the company. To my supervisor, Haji Mohamad Ghazali bin Ahmad Ismail and to all staff of ***Tabung Haji*** Kuala Terengganu, who have assisted in providing me with valuable information and help.

Special thanks also to all my friends and senior students who have shared their opinions and guidance in completing this masterpiece. To all parties who have assisted me, directly or indirectly in completing this thesis, a big thank you for each and every one of you. . May God bless you all.

**ABSTRACT**

The formation of *Lembaga Tabung Haji* is one of the ways for the government to attract Muslims who want to perform the Hajj to save. Therefore, the *TH* in Kuala Terengganu has been a banking institution that has contributed to the development of the finance sector in this state because majority of the people here Muslims.

The performance of the depositor at the Terengganu branch has been increasing year by year. This happens because once it was the only one financial institution in the state that operates by the Islamic rules. But there are some other factors that can influence the depositors' performance. Those are; the staffs' treatments on customer, service efficiency, office environment, and the product / service offered.

With those four factors, I will examine the respondents' attitude towards those factors in order to identify which factor or factors that could increase the number of depositors to patronize *TH*. The findings could also reveal which factor or factors that could satisfy depositors' needs and wants.

Some recommendations would be given to enable the *TH* in Kuala Terengganu to offer quality and accurate service for customer.

## TABLE OF CONTENTS

LETTER OF TRANSMITTAL

ACKNOWLEDGEMENT

TABLE OF CONTENTS

LIST OF FIGURES

LIST OF TABLES

ABSTRACT

LIST OF ABBREVIATIONS

### **CHAPTER ONE: INTRODUCTION**

- 1.1 Background of The Company
- 1.2 Scope Of The Study
- 1.3 Problem Statement
- 1.4 Objectives Of The Study
- 1.5 Significance Of The Study
- 1.6 Hypothesis
- 1.7 Scope Of Limitation
- 1.8 Research Framework
- 1.9 Definitions of Terms

### **CHAPTER TWO: LITERATURE REVIEW**

- 2.1 Definition Of Performance

### **CHAPTER THREE: RESEARCH METHODOLOGY AND DESIGN**

- 3.1 Data Collection Method
  - 3.1.1 Primary Data
  - 3.1.2 Secondary Data