



**THE EFFECTIVENESS OF PROMOTIONAL ACTIVITIES FOR HIBAH SUBSCRIPTION
ON CUSTOMER BENEFIT IN AMANAH SAHAM NASIONAL BERHAD, JOHOR BAHRU**

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ABSTRACT

The aim of this study is to identify the strategy that the organization can implement in order to introduce Hibah to the unit holders and to determine the effective factors of promotional activities for Hibah subscription on customer benefit. The issues that arise in this study are customers do not know about the grants (Hibah) that are distributed by ASNBJB, low promotional activities based on their product which is Hibah and many unit holders had failed to manage their assets. 50 customers had been selected as a respondent due to the constraint time and willingness of respondents to reply correctly and willingly. In addition, before the questionnaire being distributed to the respondents a sample of 5 customers were selected to complete a pilot test study as to improve the study. Using convenience sampling, the questionnaires are distributed to unit holders that come in Amanah Saham Nasional Berhad, Johor Bahru. Therefore, throughout the research findings, there's only has one hypothesis were supporting the research. Overall, personal selling can be the effectiveness of promotional activities for Hibah subscription on customer benefit.

Keywords: *Promotional activities, Advertising, Personal Selling, Hibah, Customer Benefit*

Chapter 1: Introduction

1.1 Background of study:

Hibah can be defined as a grant or gift which involves a contract (akad) that contains granting ownership by the donor to someone voluntarily during his lifetime on the basis of love without expecting anything in return ('iwad). There are two categories of Hibah which are Hibah Amanah and Pengisytiharan Amanah. For Hibah Amanah, it is a contract or agreement of gift that made by the donor during his or her lifetime for the benefit of the receivers without any consideration and the asset is commended to the chosen trustee to be held for the benefit of the receivers for a certain period of time under a Hibah deed that executed by the donor, the beneficiaries and a Trust deed executed by the beneficiaries and the trustee. For Pengisytiharan Amanah, it is a declaration of Amanah that creation in appointing donee for the assets when the donor is still alive, through an agreement in the Amanah Deed which will be based on the agreed terms and conditions. As an addition, Hibah Amanah is only for Muslims and Pengisytiharan Amanah is for Non-Muslims.

For Hibah Amanah and Pengisytiharan Amanah, a few stages have to make before subscribe this inheritance planning. Firstly, during the lifetime of the giver, he or she has agreed to give the majority of the assets for the recipients which are in type of Scheme Unit Balance or can be called as Hibah resources, which has been enlisted under ASNB. Therefore, the Hibah beneficiaries should agree and allow the donor to use the Hibah assets for their own benefits, perform all the transactions, and get all the benefits which are related to the Hibah assets as long as the donor is still alive.

After that, recipients who had agreed to get the assets of Hibah, they are presented to the terms and conditions in the Hibah Amanah and Pengisytiharan Amanah. The third step is ASNB must agree to administer and manage the Hibah assets which are subjected to the terms and conditions in the Hibah Amanah and Pengisytiharan Amanah Deed. The following step is ASNB ought to go about as trustee to manage Hibah assets on death of the giver for the recipients' benefits. The responsibilities of the trustee and donor are stated in the both Hibah Amanah and Pengisytiharan Amanah Deed. Lastly, if the donors were death, ASNB will keep on