



**FACTOR THAT AFFECTING CUSTOMER'S DECISION
IN USING TABUNG HAJI ATM SERVICES AMONG
TABUNG HAJI CUSTOMER IN ROMPIN, PAHANG**

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ABSTRACT

The aim of this research is to examine the factors that affecting customer's decision in using Tabung Haji ATM services. This study is conducted in order to know whether Tabung Haji customers in Rompin, Pahang accepted the existing of ATM facility introduced by Tabung Haji. In order to explain the major factor of customer's decision in using Tabung Haji ATMs, this research includes four independent variables which is credibility (CR), ease of use (EOU), usefulness (UF), and religiosity (REL). To carry out this study, 150 copies of a structured questionnaire were distributed to the Tabung Haji customers to see the feedback from respondents regarding with this ATM facilities. Various statistical tools and tests such as descriptive analysis, multiple regression, correlation and ANOVA is used for collected data accurately. This study suffers from three limitations which are lack of experience, time constraint and sample of study. Nevertheless, these limitations provide directions for future study and also give new information in financial innovation of Tabung Haji. This study also reveals that only credibility and ease of use have significant relationship with dependent variable which is customer's decision. While usefulness and religiosity does not have any relationship with dependent variables because there is other variable would influences customer's decision in using Tabung Haji ATMs.

CHAPTER 1: INTRODUCTION

1.1 Introduction

The research want determine factor that affecting customer's decision in using Tabung Haji ATM services among Tabung Haji customer in Rompin, Pahang. This research would discuss briefly the dependent and independent variables under background of study. The dependent variable is customer's decision in using Tabung Haji ATM services while the independent variables are credibility, ease of use, usefulness and religiosity.

The research question indicated the researcher want to find the solution for the problems. The main objective is crucial in this study because researcher can know the relationship between dependent and independent variables. The theoretical framework is related with hypothesis testing in order to know the significant for all variables.