

**THE INFLUENCE OF MARKETING STRATEGY  
ON ASLAH PERSONAL FINANCING-I**

**MOHD HELMEE FIRDAUS SALEHUDIN**

**UNIVERSITI UTARA MALAYSIA**

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**By**

**MOHD HELMEE FIRDAUS SALEHUDIN**

**2009**

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## ABSTRACT

This study focuses the influence of marketing strategy on personal financing among the teachers with offered by Bank Rakyat. According to this study, there were lots of interests about the Aslah Personal Financing-I from the customers especially teachers regarding as a government servant because before it, Aslah Personal Financing-I as known Aslah Personal Financing-I (Ministry of Education) and Mudarris Personal Loan. The objective of this study is to determine the influence of marketing strategy on Aslah Personal Financing-I. In this study, the researcher has focused on the marketing mix in determining the marketing activities for an organization. The marketing strategy consists that was recognized and suggested by Kotler and Amstrong are 4Ps', which are namely product, price, promotion and place. But, in this study, the researcher was used 3Ps' that were suitable with the topic which are product, price, and promotion. So, from this study the researcher wants to identify whether these 3Ps' of marketing strategy have a relationship with the teachers are influence to apply Aslah Personal Financing-I. In this study, there are 211 respondents selected among the teachers who are teaching at seven secondary schools in town of Kuantan that represented 468 of the total population. The sampling technique used by the researcher is non-probability sampling which is quota sampling. The researcher used in order to gather the data by using sets of questionnaires that were distributed to the teachers. Meanwhile, in this study, the researcher will use primary data that is through questionnaire and personal interview. There are several methods used in order to analyze this data such as frequency distribution, reliability analysis, cross tabulation, correlation coefficient and Chi-Square test. In this study also, the researcher will make a decision regarding the study through hypothesis testing where the entire independent variables are accepted and influence the dependent variable. Overall study result also found the teachers are more influence to apply Aslah Personal Financing-I are because of marketing strategy factor which is products, price and promotion has been implemented by Bank Rakyat more attractive and effective. Then come out with a conclusion about this study and some of recommendations from the researcher regarding to this study.

## ABSTRAK

Kajian ini memfokuskan tentang pengaruh strategi pemasaran dikalangan guru-guru mengenai produk pembiayaan peribadi yang telah ditawarkan oleh Bank Rakyat. Berdasarkan kajian, pembiayaan peribadi-i Aslah mendapat perhatian dan sambutan dari pelanggan yang terdiri daripada kakitangan kerajaan khususnya golongan guru kerana sebelum pembiayaan peribadi-i Aslah diperkenalkan, pembiayaan peribadi tersebut dikenali sebagai pembiayaan peribadi-i Aslah (Kementerian Pelajaran) dan pinjaman peribadi Mudarris. Objektif kajian ini adalah untuk menentukan pengaruh strategi pemasaran dalam pembiayaan peribadi-i Aslah. Dalam kajian ini, penyelidik menumpukan pada campuran pemasaran(marketing mix) dalam menentukan aktiviti-aktiviti pemasaran bagi sesebuah organisasi. Berdasarkan apa yang dicadangkan oleh Kotler dan Amstrong, strategi pemasaran merujuk kepada 4P yang dikenali, sebagai produk(product), harga(price), promosi(promotion) dan tempat(place). Tetapi, dalam kajian ini, penyelidik hanya menggunakan 3P yang bersesuaian dengan topik kajian yang dijalankan iaitu produk(product), harga(price), dan promosi(promotion). Jadi, daripada kajian ini penyelidik mahu mengenal pasti sama ada 3P dalam strategi pemasaran yang digunakan mempunyai hubungan berkaitan dengan mempengaruhi guru-guru dalam memohon pembiayaan peribadi-i Aslah. Dalam kajian ini, terdapat 211 orang responden dipilih di kalangan guru-guru yang mengajar di tujuh buah sekolah menengah di sekitar bandar Kuantan yang mewakili 468 orang daripada jumlah sebenar populasi. Teknik persampelan digunakan oleh penyelidik adalah pensampelan tak berkebarangkalian berdasarkan persampelan kuota. Penyelidik menggunakan set soal selidik yang diedarkan kepada guru-guru tersebut secara langsung bagi tujuan mengumpul data. Sementara itu dalam kajian ini juga, penyelidik menggunakan set soal selidik dan temuramah peribadi sebagai sumber untuk data primer. Terdapat beberapa kaedah yang telah digunakan bagi tujuan menganalisa data seperti taburan kekerapan, analisis kebolehppercayaan, penjadualan silang, pekali korelasi dan ujian Chi-Square. Dalam kajian ini juga, penyelidik membuat keputusan berdasarkan hasil kajian melalui pengujian hipotesis di mana pembolehubah-pembolehubah tidak bersandar adalah diterima dan mempengaruhi pembolehubah bersandar. Hasil kajian keseluruhan juga mendapati guru-guru lebih cenderung untuk memohon pembiayaan peribadi-i Aslah adalah kerana faktor strategi pemasaran iaitu produk, harga dan promosi yang telah dijalankan oleh Bank Rakyat cukup menarik dan berkesan. Penyelidik juga membuat kesimpulan keseluruhan kajian ini dan mengemukakan beberapa cadangan berdasarkan kajian yang telah dijalankan.

## TABLE OF CONTENTS

<b>CONTENT</b>	<b>PAGE</b>
PERMISSION TO USE	ii
ABSTRACT	iii
ABSTRAK	iv
ACKNOWLEDGEMENT	v
LIST OF TABLES	x
LIST OF FIGURE	xii
<b>CHAPTER 1: INTRODUCTION</b>	
1.1 Background of The Study	1
1.2 Background of The Company	1
1.3 Problem Statement	4
1.4 Objective of The Study	5
1.5 Scope of The Study	5
1.6 Significant of The Study	6
1.7 Definition of Term	7
1.8 Summary	8
<b>CHAPTER 2: LITERATURE REVIEW</b>	
2.1 Introduction	9
2.2 Marketing Strategy	10
2.3 Personal Financing	12



2.4	Teacher	15
2.5	Promotion	17
2.6	Price	21
2.7	Product	24
2.8	Summary	27

### **CHAPTER 3: THEORETICAL FRAMEWORK AND RESEARCH METHODOLOGY**

3.1	Introduction	29
3.2	Theoretical Framework	30
3.3	Research Approach	32
3.4	Research Subject	33
3.5	Questionnaire	37
3.6	Administration of The Questionnaire	38
3.7	Statistical Method	39
3.8	Summary	42

### **CHAPTER 4: FINDING AND DATA ANALYSIS**

4.1	Introduction	43
4.2	Frequency Analysis	44
4.3	Reliability of Measure	49
4.4	Cross Tabulation Analysis	54
4.5	Correlation Coefficient	60

4.6 Hypothesis Testing	64
4.7 Summary	70

## **CHAPTER 5: CONCLUSION AND RECOMMENDATION**

5.1 Introduction	71
5.2 Conclusion	71
5.3 Recommendation	74
5.4 Summary	77

<b>BIBLIOGRAPHY</b>	78
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## **APPENDICES**

Appendix A: Questionnaire

Appendix B: SPSS Results

Appendix C: Article

Appendix D: Pamphlet

Appendix E: List of Secondary Schools in Pahang

Appendix F: Form

## LIST OF TABLES

TABLE	PAGE
<b>CHAPTER 3: THEORETICAL FRAMEWORK AND RESEARCH METHODOLOGY</b>	
Table 3.4.1 Population Size of Study	34
Table 3.4.2 Sample Size of Study	35
<b>CHAPTER 4: FINDING AND DATA ANALYSIS</b>	
Table 4.2.1 Frequency Output of Respondent's Gender	44
Table 4.2.2 Frequency Output of Respondent's Marital Status	45
Table 4.2.3 Frequency Output of Respondent's Age	45
Table 4.2.4 Frequency Output of Respondent's Race	46
Table 4.2.5 Frequency Output of Respondent's Highest Education Level	47
Table 4.2.6 Frequency Output of Respondent's Working Experience	47
Table 4.2.7 Frequency Output of Respondent's Income (per month)	48
Table 4.2.8 Frequency Output of Respondent's experience in applying Aslah Personal Financing-I	49
Table 4.3.1 Rules of Thumb about Cronbach's Alpha Coefficient Size	50
Table 4.3.2 Reliability Output of Teacher's Influence (Interest) on Marketing Strategy Of Aslah Personal Financing-I	51
Table 4.3.3 Reliability Output of Promotion	52

Table 4.3.4	Reliability Output of Price	52
Table 4.3.5	Reliability Output of Product	53
Table 4.4.1	Marital Status/ Have you applied Aslah Personal Financing-I at Bank Rakyat?	55
Table 4.4.2	Income (per month)/ My income level encourage me to apply Aslah Personal Financing-I	56
Table 4.4.3	Working experience/ One of the reason why Aslah Personal Financing-I is attractive is because no guarantor needed for teachers who have been working for more than five years	57
Table 4.4.4	Gender/ I know that Bank Rakyat offers Aslah Personal Financing-I to all teachers	58
Table 4.4.5	Race/ I clearly understand about the marketing strategy on Aslah Personal Financing-I by Bank Rakyat	59.
Table 4.5.1	Rule of Thumb about Correlation Coefficient Size (Essential of Business Research Method)	61
Table 4.5.2	Rule of Thumb about Correlation Coefficient Size (Marketing Research)	61
Table 4.5.3	Output of Pearson Correlation	62
Table 4.6.1	Chi-Square Test Between Section B and Section C	66
Table 4.6.2	Chi-Square Test Between Section B and Section D	68
Table 4.6.3	Chi-Square Test Between Section B and Section E	69

## LIST OF FIGURE

<b>FIGURE</b>		<b>PAGE</b>
<b>CHAPTER 3: THEORETICAL FRAMEWORK AND RESEARCH METHODOLOGY</b>		
Figure 3.2	Schematic Diagram for The Theoretical Framework	30

# CHAPTER 1

## INTRODUCTION

### 1.1 BACKGROUND OF THE STUDY

Marketing includes convinced component of the activities which all those individual and group receive what they need and want through the trade of the value between each others. Marketing is not also engage the attempt of sale and promotion, but also involve another activities. To justify the successful of the marketing effort, the success of activities must start with the understanding about the market itself to make sure the fulfillment of the need been utilize.

Based on that, the researcher mainly focuses on marketing strategy of Aslah Personal Financing-I done by Bank Rakyat. Marketing strategy consists of selecting a target market and developing a marketing mix to persuade their market need. Bank Rakyat has formulated and implemented their marketing strategy for the main selected group target is government employees especially to attract teachers in applying Aslah Personal Financing-I.

### 1.2 BACKGROUND OF THE COMPANY

In economy section, banking operation show a certain part of business which is an important role in market. Beside banking operation, there also taking part from

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