



اَوْنِيُوْرْسِيْتِي تِيْكْنُوْلُوْجِي مَارَا

UNIVERSITI TEKNOLOGI MARA
CAWANGAN KELANTAN

**FACTORS AFFECTING MICRO CREDIT PERFORMANCE AMONG
AMANAH IKHTIAR MALAYSIA (AIM) WOMEN IN PASIR MAS,
KELANTAN**

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LETTER OF TRANSMITTAL

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Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached here with, is the project paper entitled “**FACTORS AFFECTING MICRO CREDIT PERFORMANCE AMONG AMANAH IKHTIAR MALAYSIA (AIM) WOMEN IN PASIR MAS, KELANTAN**” in fulfilling the requirement by the faculty of Business Management, MARA University of Technology.

I hope this project paper will fit the requirement and expectation of the subject matter. The code for this subject is FIN 667. I would also like to thank for all the guidance and support in this completion of project paper.

Thank you.

Yours sincerely,

.....

Mohd Sazali Bin Mohd Zain

2009719129

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“In the name of Allah, The Most Gracious and Selawat and Salam to his Messenger our Prophet Muhammad SAW”

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ABSTRACT

Microcredit is the extension of very small loans (microloans) to those in poverty designed to spur entrepreneurship. These individuals lack collateral, steady employment and a verifiable credit history and therefore cannot meet even the most minimal qualifications to gain access to traditional credit. Microcredit is a part of microfinance, which is the provision of a wider range of financial, services to the very poor. The problem of this research is to find there is any problem regarding micro credit performance among AIM women in Pasir Mas. One of the objectives is to determine major factors affecting micro credit performance among women. The factors affecting micro credit performance among AIM women such as customer knowledge, customer managerial and customer attitude will use as independent variables. This study was tested with a survey sample which is 80 customers of Amanah Ikhtiar Malaysia (AIM). The data is analyzed using Frequency distributions, reliability analysis, descriptive statistics, regression analysis, cross tabulation, and model of Statistical Package for Social Science (SPSS). The finding comes out with the all of variables selected are significant from the test of linear regression and Pearson Correlation. With that, it can be concluded that customer knowledge, customer managerial and customer attitude (independent variable) affecting micro credit performance among women.

Keywords: customer knowledge, customer managerial, and customer attitude.