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A STUDY ON CUSTOMER'S PERCEPTION TOWARDS PERSONAL LOAN IN MBSB KOTA KINABALU SABAH

DARLENE SONA MOJINGOL

2008721911

**BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS
(MARKETING)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
CAWANGAN KOTA KINABALU SABAH**

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ABSTRACT

The purpose of conducting this research is to fulfil the syllabus of MKT 660 in order for the University to award the Bachelor Degree. This research may at the same time to assist Malaysia Building Society Berhad to improve the perception among the customers toward the personal loan in Kota Kinabalu. Basically this research aims at three objectives:

1. To determine the customer's perceptions towards Personal Loan in MBSB.
2. To identify various factors that attracts consumers to apply for Personal Loan in MBSB.
3. To gather feedback and suggestions from respondents on factors that can attract them apply for personal loan.

At the end of this research, the researcher may conclude that, most of the customers perceive personal loan in MBSB is an important medium to manage their financial problem and most of them aware toward the existence of personal loan at MBSB where by respondent received information through their friends. Majority of the respondent attract to apply personal loan at MBSB because of MBSB offer affordable rates to consumers because the requirement of applying personal loan at MBSB is not too complicated for them to apply. Respondent also strongly disagrees that they had encounter problem when applying personal loan in MBSB. However, staff MBSB should responsive and alert to handles customer complaints effectively. In order to improve customer complaints in MBSB, staff MBSB should be responsive, the customer service need to be improved where it is a key to maintain and build relationship between customer and MBSB. As a conclusion, customer perceives MBSB as tool in giving financial freedom to customer by offering them affordable rates.